# DOCUMENT RESUME

ED 204 616 CE 029 572

| | |
|---|---|
| AUTHOR | Smith, Marian: And Others |
| TITLE | Survival Skills for the Real World. |
| INSTITUTION | Oklahoma State Dept. of Education, Oklahoma City. |
| PUB DATE | 81 |
| NOTE | 182p. |
| EDRS PRICE | MF01/PC08 Plus Postage. |
| DESCRIPTORS | Behavioral Objectives; Career Choice; Career Education; Check Lists; Consumer Economics; *Consumer Education; *Daily Living Skills; Employment Interviews; *Employment Potential; *Home Management; Instructional Materials; Job Application; *Job Search Methods; *Job Skills; Learning Activities; Money Management; Secondary Education; Taxes; Word Lists |
| IDENTIFIERS | Car Ownership; *Survival Skills |

ABSTRACT

Designed to serve as a tool in presenting activities to help students develop survival skills, this teaching guide contains teaching suggestions and activity sheets in 10 areas of personal and family management. These areas are locating available jobs, job application, job interviews, choosing a job, skills employers look for, investigating job requirements, money management, responsibilities of car ownership, starting out on one's own, and responsibilities as a tax payer. The activity sheets are designed to be duplicated for student use. Located on the back of the activity sheets are teacher directions, additional resources, and other suggested activities. Crossword puzzles, sample forms, worksheets, map exercises, arithmetic exercises, and multiple choice exercises are among the types of activities included. Also provided are sections of additional information for students (lists of necessary words and free service available) and additional information for teachers (books and audio-visual materials available for purchase). (MN)

* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *

ED204616

# SURVIVAL SKILLS FOR THE REAL WORLD

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY.

1907

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

J. Craddock

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

## *Oklahoma State Department of Education*

**DR. LESLIE FISHER,** State Superintendent
**LLOYD GRAHAM,** Deputy Superintendent
**TOM CAMPBELL,** Associate Deputy Superintendent

| **J.D. Giddens** | **Jack Strahorn** | **S.H. McDonald** |
|---|---|---|
| *Assistant Superintendent* | *Assistant Superintendent* | *Assistant Superintendent* |
| **INSTRUCTION** | **STATE-FEDERAL** | **FINANCE** |

OKLAHOMA STATE BOARD OF EDUCATION

| | | | |
|---|---|---|---|
| Dr. Leslie Fisher | President | R.E. Carlton | Member |
| Winona Wettengel | Executive Secretary | R.L. Collins | Member |
| Dr. C.B. Wright | Member | Harry Shackelford | Member |
| Seay Sanders | Member | Jack Mace | Member |

CE 029 572

This publication, printed by Henry McGrew Printing, Oklahoma City, Oklahoma, is issued by the Oklahoma State Department of Education as authorized by Leslie Fisher, State Superintendent of Public Instruction. 12,000 copies have been prepared and distributed at a cost of $16,200.

Copyrighted by the Oklahoma State Department of Education, 1981. The contents of this publication cannot be reproduced in part or whole and sold.

# Foreword

The State Department of Education is continuously evaluating the needs of Oklahoma's schools. One of the highest priorities of the modern educator is providing students with skills for the "real world." This resource material will provide teachers with assistance in planning meaningful "survival" activities to incorporate into their classrooms.

We at the Oklahoma State Department of Education are pleased to have assisted in facilitating the development of this educational aide and encourage the use of Survival Skills for the Real World.

Leslie Fisher
Leslie Fisher
State Superintendent of Public Instruction

# A Special Thanks

OKLAHOMA STATE DEPARTMENT OF EDUCATION ADMINISTRATORS

Mr. John Folks
Executive Director of Instruction

Mr. Leonard Bates
Deputy Director of Curriculum Services

Ms. Kay York
Administrator, Curriculum Services

ARTISTS

Ms. Sandra Boules
Ms. Jeannie Mendell

OKLAHOMA PUBLIC SCHOOLS ADMINISTRATORS

Mr. Ralph Downs
Superintendent, Putnam City Public Schools

Dr. Dan Neuenswander
Superintendent, Bartlesville Public Schools

Dr. Donald M. Edwards
Superintendent, Millwood Public Schools

Dr. George Rowley
Superintendent, Edmond Public Schools

Mr. Fay Stout
Superintendent, Mannford Public Schools

# The Developers

MARIAN SMITH
Curriculum Coordinator
Oklahoma State Department of Education

MARGARET GILL
MANNFORD PUBLIC SCHOOL

SUE SMITH
BARTLESVILLE PUBLIC SCHOOLS

BOB MELTON
PUTNAM CITY PUBLIC SCHOOLS

NANCY MUIR
EDMOND PUBLIC SCHOOLS

ANNETTE MURPHY
STATE DEPARTMENT OF EDUCATION

JIMMY SCALES
MILLWOOD PUBLIC SCHOOLS

# Preface

In recent years educators have been faced with the task of assisting students to develop skills necessary for survival in the world around them. No longer is it sufficient for the school to simply develop students' basic abilities. Students must be equipped with further practical skills to face the challenges of daily life and to achieve their own personal goals.

Survival Skills for the Real World has been written to share ideas and activities with educators interested in, and working with, students at Junior or Senior High levels. It begins by focusing on employment, an area of primary concern for survival skills. The guide proceeds to explore personal and family management. A list of service organizations with addresses and telephone numbers is provided for those students needing additional help.

The guide provides a check-list of skills that can be duplicated. This will enable a teacher or principal to keep individual student progress records if desired. The activity sheets are designed to be duplicated for student use. Teacher directions, additional resources, and other suggested activities are on the back of the activity sheets. The activities can be used in sequential order or individually to fill a specific need.

The committee has made every effort to develop practical, usable materials. Realizing teachers have little planning time, all activity sheets are ready to be copied with no additional preparation time.

It is hoped that this guide will serve as a helpful tool in presenting activities that will enable students to develop "Survival Skills." Keep in mind that Survival Skills for the Real World is only the beginning - a springboard - to enumerable activities that can be created by innovative educators.

# Table of Contents

PAGES

LOCATING AVAILABLE JOBS................................................ 16-27
Outline of job information sources, student worksheets for reading and placing want ads...

APPLYING FOR A JOB................................................ 29-38
Students will prepare a personal data sheet, complete sample job applications, and write a short resume...

INTERVIEWING FOR A JOB................................................ 39-56
List of critical steps in interviewing, "Do's and Don'ts" of interviewing, roleplay activities, and follow-up suggestions.

CHOOSING A JOB................................................ 57-64
Student worksheets on determining wages, cost of parking a car, and deciding which job is best...

SKILLS EMPLOYERS LOOK FOR........................................ 65-80
Phone book practice, making change, following directions, choosing between two students' school records, sample polygraph instructions...

INVESTIGATING JOB REQUIREMENTS.................................. 81-87
Handouts on chauffeur's license, school bus drivers, bonding, and union admittance...

MANAGING YOUR MONEY................................................ 89-126
Practice in planning a realistic budget, shopping carefully, keeping financial records, banking and credit activities including a crossword puzzle...

RESPONSIBILITIES OF CAR OWNERSHIP................................ 127-134
An activity on buying a used car, a sample accident report with a worksheet...

STARTING ON YOUR OWN................................................ 135-162
Worksheets on leases, changing address, starting utility services, and an insurance speaker form...

RESPONSIBILITIES AS A TAXPAYER.................................. 163-175
A tax information sheet, sample W-4 form, withholding tables, worksheets for income tax, crossword puzzle...

ADDITIONAL INFORMATION FOR STUDENTS.............................. 177-182
List of necessary words, list of free services available statewide...

ADDITIONAL INFORMATION FOR TEACHERS.............................. 183-187
Books and audio-visual materials available for purchase...

# Check-list of Skills

| PAGE NUMBERS | | COMPLETED |
|---|---|---|
| 17 | Student demonstrates awareness of sources of job information... | ______ |
| 18-27 | Student has completed want ad activities and exhibits an ability to read and place ads... | ______ |
| 31-32 | Student has prepared a personal data sheet with accurate facts... | ______ |
| 33-35 | Student has satisfactorily completed a sample job application form... | ______ |
| 36-37 | Student has written a letter of application for a job using an ad from a local paper as the source of job availability... | ______ |
| 38 | Student has written a sample resume suitable to be used as a basic guide for a more extensive one if needed... | ______ |
| 41, 43-45 | Student has read or listened to critical steps of job interviewing, Do's and Don'ts of job interviews, and the job interview check list... | ______ |
| 46-48 | Student has demonstrated a knowledge of answers to job interview questions... | ______ |
| 50 | Student has participated in, or observed role-play interview situations... | ______ |
| 51 | Student is aware of the procedure to make an interview appointment by phone... | ______ |
| 52-53 | Student is knowledgeable about interview follow-up activities... | ______ |
| 54-55 | Student is cognizant of the fee charge system used by private employment agencies... | ______ |
| 59, 62-63 | Student has demonstrated an awareness of various costs of maintaining a job... | ______ |
| 60-61 | Student is able to determine simple gross and overtime wages... | ______ |
| 67 | Student has shown an ability to use a phone book by completing the practice worksheet... | ______ |
| 69-70 | Student has demonstrated an ability to give a customer the correct amount of change... | ______ |
| 71, 73, 75-76 | Student has interpreted simple oral and written directions... | ______ |
| 77-79 | Student understands the importance of his/her school records and realizes they may influence a potential employer... | ______ |
| 80 | Student has read or listened to instructions for taking a Polygraph test required by some businesses... | ______ |
| 83-87 | Student has read or listened to requirements for chauffeur's license, school bus drivers, union admittance, and bonding... | ______ |
| 91-92 | Student has evaluated his/her knowledge in general money usage... | ______ |
| 94-95 | Student has prepared a two-week personal budget plan... | ______ |
| 101 | Student recognizes the importance of choosing the most advantageous checking account plan... | ______ |
| 103-104 | Student demonstrates proper check writing procedures... | ______ |
| 105 | Student demonstrates proper check endorsement methods... | ______ |

## CHECKLIST OF SKILLS--continued

| PAGE NUMBERS | | COMPLETED |
|---|---|---|
| 106-107 | Student understands the purpose and need for bank statements... | |
| 114-116 | Student has participated in comparative buying studies and has evaluated the result by selecting the best buy... | |
| 117-119 | Student has demonstrated an ability to fill out a credit application... | |
| 120-121 | Student has read or listened to the terms of a credit agreement and is aware of credit obligations... | |
| 129 | Student understands the importance of careful inspection and selection before puchasing a used car... | |
| 131-133 | Student is knowledgeable about reporting a car accident... | |
| 137, 139-141, 143 | Student is cognizant of responsibilities and obligations relating to lease agreements... | |
| 145 | Student knows the process of registering a post office change of address... | |
| 147-149 | Student is aware of approximate costs involved with starting utility services... | |
| 151-153 | Student demonstrates an ability to do simple utility meter reading... | |
| 155 | Student demonstrates an ability to read and understand a sample utility bill... | |
| 157, 159, 161-162 | Student recognizes the importance of careful selection of insurance policies and companies... | |
| 166-169 | Student demonstrates an ability to determine income tax withholding amounts... | |
| 171-172 | Student has practiced preparing an income tax form and displays basic understanding of procedure... | |
| 181-182 | Student is aware of agencies providing free services... | |

# Locating Available Jobs

# LOCATING AVAILABLE JOBS

One of the most important survival skills in today's world is employment. Getting a job is a job in itself! In order to be effective, a job search must be planned and carried out carefully.

The activities in this section will assist students in various methods of locating a job. These activities will provide students with an opportunity to practice skills to compete in the job market. Students will participate in practical application of the first steps in a job search.

The first page of the section is an outline of possible sources of information about available jobs. The Want Ad Vocabulary needs to be studied before beginning the activities on reading or inserting ads.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS: | 17,18,19,<br>21,23,24,<br>25,26 |
| TEACHER TIPS: | 14,16,27 |

NAME ______________________________ DATE ____________________

## FINDING A JOB!

- I. EMPLOYMENT AGENCIES
  - A. TYPES OF AGENCIES
    - 1. Private
      - a. Charges a placement fee for services
        NOTE: Fee-paid jobs mean employer pays placement fee.
      - b. Collects fee when employment is secured
      - c. Requests contracts
      - d. Is controlled by state laws
    - 2. Public
      - a. Does not charge placement fee for services
      - b. Is supported by state and/or federal government
    - 3. School placement office
  - B. SERVICES OF BOTH PUBLIC AND PRIVATE AGENCIES
    - 1. For employees
      - a. Finds jobs for workers
      - b. Provides counseling
      - c. Arranges interviews
      - d. Gives vocational tests
    - 2. For employers
      - a. Finds workers for jobs
      - b. Arranges interviews
      - c. Matches applicants to jobs
  - C. SCHOOL PLACEMENT SERVICES
    - 1. Offers job information
    - 2. Offers career guidance through counselors
- II. SOURCES OF JOB INFORMATION AND HOW A PERSON USES THEM
  - A. FRIEND AND ACQUAINTANCE - Tell people you want a job
  - B. BUSINESSES
    - 1. Write letter of application
    - 2. Apply at store personnel office
    - 3. Phone for interview
    - 4. Make out application form
  - C. NEWSPAPER - answer classified ads
  - D. FORMER EMPLOYER
    - 1. Ask for letter of recommendation
    - 2. Ask for references to other businessmen
  - E. EMPLOYMENT AGENCY
    - 1. Request counseling
    - 2. Take vocational test
    - 3. Make out application forms
  - F. WINDOW SIGN
    - 1. Watch for signs in store windows
    - 2. Inquire about the job opening
  - G. UNION
    - 1. Visit hiring hall
    - 2. Learn about apprenticeship program

NAME ______________________________ DATE ______________________________

## WANT AD VOCABULARY

| | |
|---|---|
| adv. | advertising |
| aft. | after |
| a.m. | morning |
| ans. | answer |
| appt. | appointment |
| asst. | assistant (helper) |
| attr. | attractive |
| bet. | between |
| bgn. | begin or beginning |
| bldg. | building |
| bus. | business |
| clk. | clerk |
| co. | company |
| coll. | college |
| comm. | commission |
| const. | construction |
| corp. | corporation |
| dept. | department |
| dir. | director |
| div. | division |
| driv. lic. | driver's license |
| elec. | electric |
| empl. | employment |
| eqpt. | equipment |
| etc. | and so on |
| & | and |
| eves. | evenings |
| exc. | excellent |
| exp., expd. | experience or experienced |
| ext. | extension |
| ftr. | future |
| gd. | good |
| gen. | general |
| grad. | graduate |
| hosp. | hospital |
| hdqtrs. | headquarters |
| hr., hrly | hour or hourly |
| H.S. | high school |
| hskpr. | housekeeper |
| hvy. | heavy |

| | |
|---|---|
| incl. | including |
| ind. | industrial |
| jr. | junior |
| lic. | license |
| lt. | light |
| mach. | machine |
| maint. | maintenance |
| manuf. | manufacturing |
| mech. | mechanic or mechanical |
| med. | medical |
| mgr. | manager |
| mo. | month |
| nec. | necessary |
| op., oper. | operate or operator |
| ofc. | office |
| oppty. | opportunity |
| pd. | paid |
| p.m. | afternoon or evenings |
| pt. time | part time |
| perm. | permanent |
| ph. | phone |
| pref. | prefer |
| refs. | references |
| rel. | reliable |
| req. | require |
| sal., sals. | salary, salaries |
| secy. | secretary |
| sh., shhd. | shorthand |
| sr. | senior |
| st. | street |
| temp. | temporary |
| trans. | transportation |
| trnee. | trainee |
| typ. | typing or typist |
| U-W | underwriter |
| wk. | week or work |
| wkr. | worker |
| wkdys | weekdays |
| wkly. | weekly |
| wpm | words per minute |
| yr. | year |

NAME ______________________________ DATE ______________________________

## WANT AD WORK SHEET
## MATCH

________ 1. asst.
________ 2. exp.
________ 3. hqtrs.
________ 4. trnee.
________ 5. wpm
________ 6. hrly
________ 7. pt. time
________ 8. eqpt.
________ 9. refs.
________ 10. maint.
________ 11. sh.
________ 12. trans.
________ 13. driv. lic.
________ 14. expd.
________ 15. ans.
________ 16. mech.
________ 17. op.
________ 18. appt.
________ 19. oppty.
________ 20. grad.
________ 21. bldg.
________ 22. ind.
________ 23. lt.
________ 24. comm.
________ 25. dept.
________ 26. wkdys
________ 27. perm.
________ 28. rel.
________ 29. sal.
________ 30. hvy.
________ 31. temp.
________ 32. ext.
________ 33. clk.
________ 34. hskpr.
________ 35. div.
________ 36. mo.
________ 37. ftr.
________ 38. gd.
________ 39. hswk.
________ 40. mgr.

a. weekdays
b. words per minute
c. shorthand
d. housework
e. driver's license
f. graduate
g. headquarters
h. appointment
i. trainee
j. assistant
k. temporary
l. building
m. extension
n. clerk
o. salary
p. commission
q. transportation
r. part time
s. division
t. operate
u. equipment
v. permanent
w. month
x. department
y. housekeeper
z. manager
aa. experience
bb. opportunity
cc. experienced
dd. mechanic or mechanical
ee. references
ff. reliable
gg. good
hh. future
ii. hourly
jj. answer
kk. heavy
ll. industrial
mm. light
nn. maintenance

## ANSWER SHEET

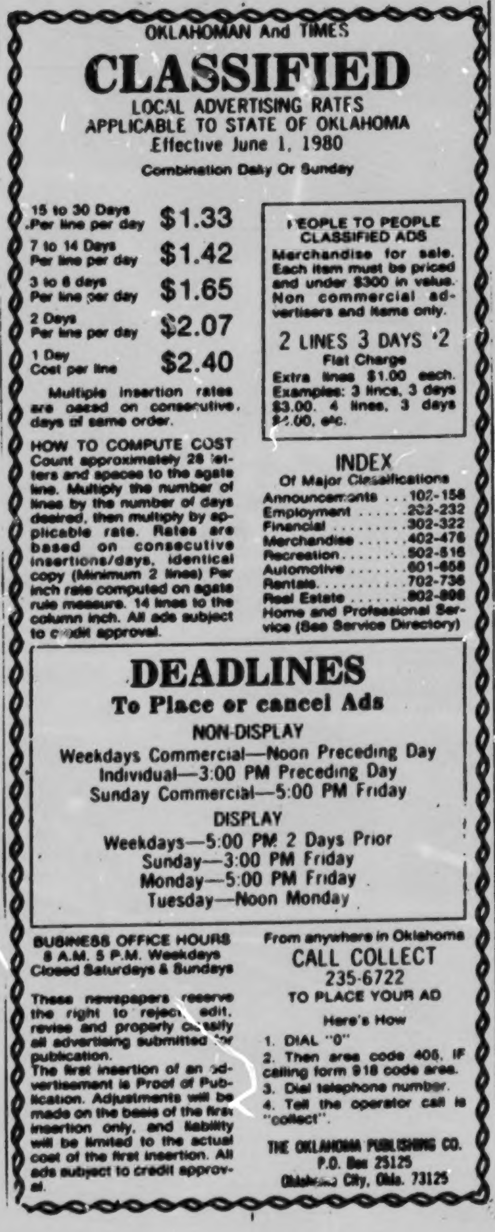
### Want Ad Vocabulary

1. j
2. aa
3. g
4. i
5. b
6. ii
7. r
8. u
9. ee
10. nn
11. c
12. q
13. e
14. cc
15. jj
16. dd
17. t
18. h
19. bb
20. f
21. l
22. ll
23. mm
24. p
25. x
26. a
27. v
28. ff
29. o
30. kk
31. k
32. m
33. n
34. y
35. s
36. w
37. hh
38. gg
39. d
40. z

## PLACING CLASSIFIED ADS:

NAME ______________________________ DATE ______________________________

Read the Classified Ad advertising rate statement and answer the following questions.



OKLAHOMAN And TIMES

# CLASSIFIED

LOCAL ADVERTISING RATES
APPLICABLE TO STATE OF OKLAHOMA
Effective June 1, 1980

Combination Daily Or Sunday

| | |
|---|---|
| 15 to 30 Days Per line per day | $1.33 |
| 7 to 14 Days Per line per day | $1.42 |
| 3 to 6 days Per line per day | $1.65 |
| 2 Days Per line per day | $2.07 |
| 1 Day Cost per line | $2.40 |

Multiple insertion rates are based on consecutive days of same order.

HOW TO COMPUTE COST Count approximately 28 letters and spaces to the agate line. Multiply the number of lines by the number of days desired, then multiply by applicable rate. Rates are based on consecutive insertions/days, identical copy (Minimum 2 lines) Per inch rate computed on agate rule measure. 14 lines to the column inch. All ads subject to credit approval.

**PEOPLE TO PEOPLE CLASSIFIED ADS**

Merchandise for sale. Each item must be priced and under $300 in value. Non commercial advertisers and items only.

2 LINES 3 DAYS $2
Flat Charge

Extra lines $1.00 each. Examples: 3 lines, 3 days $3.00. 4 lines, 3 days $4.00, etc.

INDEX
Of Major Classifications

| | |
|---|---|
| Announcements | 102-158 |
| Employment | 202-232 |
| Financial | 302-322 |
| Merchandise | 402-476 |
| Recreation | 502-516 |
| Automotive | 601-658 |
| Rentals | 702-736 |
| Real Estate | 802-806 |
| Home and Professional Service (See Service Directory) | |

**DEADLINES**
**To Place or cancel Ads**

NON-DISPLAY
Weekdays Commercial—Noon Preceding Day
Individual—3:00 PM Preceding Day
Sunday Commercial—5:00 PM Friday

DISPLAY
Weekdays—5:00 PM 2 Days Prior
Sunday—3:00 PM Friday
Monday—5:00 PM Friday
Tuesday—Noon Monday

BUSINESS OFFICE HOURS
8 A.M. 5 P.M. Weekdays
Closed Saturdays & Sundays

These newspapers reserve the right to reject, edit, revise and properly classify all advertising submitted for publication.
The first insertion of an advertisement is Proof of Publication. Adjustments will be made on the basis of the first insertion only, and liability will be limited to the actual cost of the first insertion. All ads subject to credit approval.

From anywhere in Oklahoma
CALL COLLECT
235-6722
TO PLACE YOUR AD

Here's How
1. DIAL "0"
2. Then area code 405, IF calling form 918 code area.
3. Dial telephone number.
4. Tell the operator call is "collect".

THE OKLAHOMA PUBLISHING CO.
P.O. Box 25125
Oklahoma City, Okla. 73125

1. How much would it cost to run the following ad in one edition of the Sunday Oklahoman?

   For Sale - 1972 GMC 1500 long bed pick-up. 370 Cu. In. rebuilt engine, good heater, good tires. $900 787-1140 after 5 p.m.

2. When should you call this ad into the newspaper? ______________

3. When do you pay for the ad?

   ______________________

4. What is the newspaper's phone number? ______________

5. In what sectra numbers will this ad appear? ______________

6. How much will the following ad cost to run for 3 days?

   For Sale - 28,000 BTU Air Cond.
   $200 787-1140

7. When is the latest time the above ad can be placed to assure its running in Fri., Sat., Sun. editions? ______________

8. What can you do if your ad is changed by the newspaper?

   ______________________

9. What are the 3 major conditions to get the lower rates of People-to-People Classified Ads?

   ______________________
   ______________________
   ______________________

10. Will the newspaper accept collect calls to place ads? __________

TEACHER TIPS

Answers

1. $12
2. 3 p. m. Friday (not open Saturday)
3. You will be billed
4. 405/325-6722
5. 601-658
6. $2
7. 3 p. m. Thursday
8. Nothing, the paper reserves the right to reject, edit, revise, and properly classify all ads.
9. Merchandise for sale, each item priced and under $300, noncommercial advertisers only.
10. Yes, from anywhere in Oklahoma.

YOUR OWN IDEAS

# SAMPLE WANT ADS

Name ____________________ Date ____________

1 AIDE
PEOPLE
PLEASER
If you are a people pleaser-someone who really enjoys making life pleasant for others-we need you! You will be busy with a variety of duties-heavy public contact & some typing. Call Ginger Thaxton at 452-0505.

2 ASSIST MGR. SALES
$625
GUYS & GALS
Tired of a boring detail type of office job? Would you like an exciting career with one of Wash. area's youngest companies? Are you interested in advancement opportunity? If you are over 18, high school grad. & can work flexible hours — we need you. Global Inc. offers $625 per mo. salary & on the job training to all qualified applicants. We are expanding in suburbia and need managerial trainees immediately.
Call 9 to 4, Mr. Reid.
ARLINGTON
920-1900
LANDMARK
751-5331
DC & MARYLAND
393-5400

3 AUTO MECHANICS
Washington's only downtown Lincoln Mercury dealer has opening in busy service dept. for experienced top-notch mechanic. Excel. pay plan for qualified individual. Contact Mr. McColpin, Service Mgr., LEE D. BUTLER LINCOLN MERCURY, 1121 21st St., N.W.

4 **AUTO SALESMEN**—I am looking for professional auto salesmen who desire above average income, a brand new clean facility where they can sell the number one product in the industry, a company to grow with and establish security for their family & themselves. I can offer paid vacations, group medical insurance, a lucrative pay plan, company demo & ever increasing floor traffic. If you are an exper. professional automobile salesman & want a successful future in this industry, call me today. Kurt Englehardt, 350-4100. SEIDEL CHEVROLET.

5 **AUTO SALES PERSON**—Do to a heavy increase in floor traffic and the all new AMC Pacer, Mt. Vernon AMC Jeep, has openings for 2 new car sales persons. Top pay plan many incentives and fringe benefits including Demo. Apply daily 10 a.m. to 4 p.m. or call for an appt. 8670 Richmond Highway Alexandria, Va. 22309. Phone 360-7700.

6 **BARTENDER**—Experienced only. Apply in person. BASSIN'S GW INN. 832 20th St., N.W.

7 **BOOKKEEPER/CLERICAL**—Beth. firm needs a person exper. w/debits & credits & who has typing ability. Bens. incl. hosp., live life ins., annual & sick leave, profit sharing, & free pkg. Mr. Swink, 652-6100.

8 BUILDING MANAGER
& RECEPTIONIST
For Conn. Ave. office bldg. Mature, pleasant to assist tenants & clients & supervise two day employees. No typing. Hours 8 a.m.-4 p.m., Mon.-Fri. Call Mr. Booth, 659-7069 bet. 8:30 & 4 for interview.

9 **BUS HELP/DISHWASHERS**—Full or part time. Exper'd. Excel. pay. BASSIN'S RESTAURANT, 1347 Pa. Ave., N.W.

10 **CARPENTERS**—(2) rough & finish. Report for work 7 a.m., Williamsburg Sq., 9500 block, Richmond Hwy., Lorton, Va.

11 **CARPET CLEANERS** — Top rates, steady work, will train. Must have transp., mechanical know-how & good work refs. Call 953-9300, 9-10:30 morns.

12 **DRIVERS**—Make deliveries in your own car, truck or cycle. For delivery co. in No. Va. Apply in person at 1245 W. Broad St., Falls Church, Va. See Herb Davis. Applications taken Tues. & Thur Only 9 a.m.-12 noon.

13 **DRIVERS**—With trucks write Box 100, 1250 N. QuinnSt. Arl. Va. 22209.

14 DRIVER
Year-round route with late model van. $3.50 per HOur with Blue Cross. Must have exp. and be able to furnish police clearance on request. Alexandria location. Write to Mr. Lawrence, Box 1481, Landover, Md. 20785

15 **ELECTRICIANS**—Must have valid driver's lic. & journeyman's cards in Metro area where needed. 332-3880 any time. Murray Electric Co.

16 **FOOD SERVICE**—Person w/ counter or snack bar exper. Perm. daytime job, Mon.-Fri. Paid holidays, etc. Loc. Arl., Va. Call 920-8410.

17 GENERAL OFFICE
$110 Week Up Immediate interesting job with variety of duties. Good chance for advancement. 820-0020.
Haslowe Pers., 5422 Col. Pike

18 **GENERAL OFFICE HELPER**—For busy dwntwn. physician's ofc. 223-0433.

19 GENERAL OFFICE
SMILE
BE HAPPY
If you are looking for a neat job in a friendly, congenial group where you can use your skills & feel needed call 362-4070, 5301 Wisc. Suite 303. Chevy Chase, Md. agency. We handle all fee paid positions in D.C., Md. & Va.

20 **GENERAL OFFICE**—3 people for genl. ofc. work, ans. phone, light clerical. For appt. call Mr. Scruggs at 841-9490. 932 N. Garfield St., Arl., Va.

21 **GENERAL OFFICE**—Receptionist & light bkkpg. duties. Wheaton, Md. loc. Call Mr. Whitney, 533-1050.

22 **GENERAL OFFICE WORKER**—Good on phone for cont., 1 girl office, reliable, co benefits, Bethesda/Rockville area. 881-2424.

23 **GEN. OFFICE WORK**—Good telephone voice. Must have ofc. working exper. Full time only. Call Mrs. Bender 864-8600.

24 **GIRL/GUY FRIDAY- RECEPT**—Rosslyn location. 9-5:30. Type, good starting salary w/ excel. potential. Full time position. 525-1750.

25 **GIRL/GUY FRIDAY** — Hard worker, answer phones, gd. typing, filing, etc. Dwntwn. Wash. Sal. based on exper. Good benefits, 393-8387.

26 **GO GO DANCERS**—& waiters & waitresses. 678-1903, 2-6pm. Ask for Jimmy.

27 **GRILL MAN**—References. Good hours. Apply 3513 12TH. ST., N.E.

28 **GROCERY CLK.**—Full & part time. Exper. pref. Pershing Market, 300 N. Glebe Rd., Arl., Va. 527-7212.

29 GROUNDSKEEPER
HEAD
Must be exper. w/landscaping & supervising employees. Lux. condo, Landmark. 370-1776.

30 **GUARD**—6 p.m.-2p.m., full-time, Mon.-Fri., for office bldg. in Arl. Va. Good co. benefits, 521-5566, Mr. Tofsky.

31 **HOST**—FULL TIME. Pd. vac. & hospitalization. Apply GUSTI'S RESTAURANT, 1837 M St., N.W.

32 **P/T OR F/T**—Housewives without exper. earn $28-$50 eves. selling Beeline Fashions. Up to $350 sample wardrobe at no cost. Car & phone nec. 423-8833; 588-4133; 868-9575.

33 **PART TIME**—Several people needed for phone canvassing. Must speak clearly. 6 to 9 pm, Mon.-Fri., Arl. area. 525-1079.

34 **PART OR FULL TIME**—College Students work for police K-9 benefit show. pleasant phone personality, good pay. For interview call 889-9500.

35 **PART TIME**—Turn your evening hours into dollars. Become a Friendly Home Party Dealer. No cash investment., collecting or delivery. Great line of guaranteed toys and gifts for entire family. For details, call 423-1468.

36 **PLASTERERS**—Exterior coating company needs outside superintendent. Exper. in plastering & scaffolding necessary. Call 9-5, 933-6684.

37 **PLUMBER**—Exper. in jobbing & remodeling. Est. firm, full benf.incl. vac./hol. 526-8080.

38 RECEPTIONIST
SMILE
BE HAPPY
LOVE YOUR JOB
Work in a beautiful, plush front desk area. Greet visitors, handle all calls & mail. This firm wants someone bright & capable of handling lots of various duties. If you think you're a people-person, call 362-4070, San-D, 5301 Wisc. Ave., Suite 303. Chevy Chase, Md. agency. We handle all fee-paid positions in D.C., Md. & Va.

39 **RECEPT./TYPIST**—Vienna. Free parking & fringe benefits. 281-2800.

40 RECEPTIONIST
HAPPY TALK
Speak happy talk & smile while you enjoy an excellent opportunity with this friendly firm. Accurate typing necessary. Call Ginger Thaxton, 452-0505.

41 **SALES**—Childrens Shoe. Exper. preferred. F/time, benefits. No eves.
LAD & LASSIE SHOP
5444 WESTBARD AVE.
Bethesda, Md.

42 **SALES—COUNTER CLERK**—Mature, for high quality market, McLean, Va. Village Butcher. 821-2200

43 **SALES, SHOWROOM**-Vanities, kitchen, tile, flooring. $5200 + comm, Va. resident. 533-3601.

44 SALES REPS
Beltway Employment Consultants has 4 openings for marketing reps for people with office equipment or related experience. Earnings from $20 to $30,000 the first year. All furnish car + exp. account...all fees paid. Two offer exceptional advancement into upper management. For more info. call Earl McKay, 560-6710. Beltway Employment Consultants, 7245 Arl. Blvd. Suite 218.

45 SALES
WANTED
Salesman who don't mind making $60,000 per yr. commission.
WHAT?
What else—Cemetary Lots.
RICHWORTH CORPORATION
525-1750

46 **SECRETARY**—To $8000. No. Va. firm seeking accurate 45 typist for front desk pos. Call 671-7500, Howart Assoc.

47 **SECY.**—Fee pd. $8500 flex. Good typg. & rusty shhd. will qual. for pos. w/trade assoc. Gr. bens. Crystal area.
201 N. Wash. St., Alex. 549-5055
2440 Wilson Blvd., Ar. 525-2000
201 N. Wash. St., Alex.,)W549-5055
2440 Wilson Blvd., Arl.,)W525-2000
Arl. open til 8 p.m.
POTOMAC EMPL.

48 **SERVICE STA. ATTENDANT**—Weekend shift, Sat. & Sun. SUNOCO, Alex., 765-9679.

49 **TRUCK DRIVER**—Long distance, hauling heavy equipment & machinery. Able to be gone 3 mos. at a time. Exper. drivers only apply. 3215 Pickett Rd., Fairfax, Va.

50 TYPISTS
$3.75 Per Hour
70 WPM
Two needed. Job starts immediately & lasts through December. Located in Dupont Circle Area. Pleasant & comfortable working conditions. Office experience necessary. Call today for appt.
Temporaries, Inc.
1015 18th St. N.W. 293-7770

Practice in Survival Reading. New Readers Press, Syracuse, NY. Used with permission of the publisher.

NAME ______________________ DATE ______________________

## ASSIGNMENT SHEET - READING WANT ADS

Reading want ads takes a special skill. Look at the sample page of want ads. Notice that the ads are in alphabetical order. Notice too that the ads use shortened words. The following exercises will help to develop your skill in reading want ads.

Shortened words. Questions 1-6 are about shortened words. Use the want ad vocabulary list. Not all the shortened words are on the list. You will have to figure out some words on your own.

1. Look at ad 18. What words do the shortened words stand for?

   dwntwn ____________________

   ofc ____________________

2. Look at ad 49. What words do the shortened words stand for?

   & ____________________

   mos ____________________

   exper ____________________

3. Look at ad 16. What do the shortened words stand for?

   w/ ____________________

   exper ____________________

   perm ____________________

   Mon ____________________

   Fri ____________________

4. Ad 47 is more difficult. Figure out these shortened words.

   Secy ____________________

   pd ____________________

   flex ____________________

   typg ____________________

   shhd ____________________

   qual ____________________

   pos ____________________

   w/trade ____________________

   assoc ____________________

   Gr ____________________

   bens ____________________

5. Here are some place names: How do you think they would be shortened?

   North Washington Street

   ____________________

   Oklahoma City, Oklahoma

   ____________________

   Bartlesville, Oklahoma

   ____________________

   Wilson Boulevard

   ____________________

6. Choose one of the ads which interest you. Figure out all the shortened words in the ad.

   ____________________

   ____________________

   ____________________

   ____________________

How ads are arranged: Each newspaper has its own way or arranging want ads. In the sample newspaper, the first words of the ad are arranged in alphabetical order. Usually, the first word is a job title. Notice that not all similar ads are listed in one place. You have to read all of the ads to find the ones you want.
Here are some questions on where to look for the ads you want to know more about.

7. If you have a skill in driving, you will want to look at several ads on the sample page. Which ads are for someone with a driving skill? Write the numbers of the ads on the spaces below. Also write the first words of each ad.

| Numbers | First Words |
|---|---|
| | |
| | |
| | |
| | |
| | |

# READING WANT ADS - Continued

Name ________________________________ Date ________________

8. There are many ads for jobs in selling. These are for counter sales, phone sales, showroom sales, and door-to-door sales.
You might not be qualified for all of them. Many of them might not interest you. But can you find all of the ads for jobs in selling:
Here are some of them:

| | |
|---|---|
| 2 | Asst. Mgr. Sales |
| 28 | Grocery Clk. |
| 44 | Sales Reps |

Find the rest of the sales ads. Put the numbers of the ads and their first words on the lines below.

| Numbers | First Words |
|---|---|
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |

9. Someone who has some clerical skills might be interested in many of the ads. For example, someone who does bookkeeping and can type could answer the following ads:

| | |
|---|---|
| 7 | Bookkeeper/Clerical |
| 21 | General Office |
| 50 | Typists |

Name some of the many ads any person with clerical skills might answer.

| | |
|---|---|
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |
| ______ | ____________________ |

Special qualifications. Besides asking for a job skill, some ads have special requirements. For example, ad 49 says that a person must be able to be away for three months at a time.

10. Look at ad 13. To answer it, you would probably have a special driver's license. What other things would you have to have?

______________________________

______________________________

11. What two things does ad 15 ask you to have?

______________________________

______________________________

How to apply. Usually, an ad tells you how to apply for the job. It might ask you to telephone, to write a letter, or to apply in person. It might give you the name of a person to ask to see. It might tell you what hours to phone or appear. To answer ads like these, you will do exactly what the ad says. Sometimes an ad will not tell you what to do. You will have to decide what way to apply is best.
Fill in the following blanks with the best way to answer each ad. If the ad gives you names and times, put these in your answer.

## READING WANT ADS - Continued

12. Look at ad 10. What way of applying does it ask you to use?

________________________________

________________________________

13. Look at ad 11. What way of applying does it ask you to use?

________________________________

________________________________

14. What way are you asked to use in ad 14?

________________________________

15. What way should you use to answer ad 8?

________________________________

________________________________

16. How would you answer ad 28?

________________________________

CLASSIFIED ADVERTISING
RESUME
JOHN SMITH

## Answer Sheet
## Reading Want Ads

1. downtown, office
2. and, months, experienced
3. with, experience, permanent, Monday, Friday
4. secretary, paid, flexible, typing, shorthand, qualify, position, with trade, association, great, benefits
5. answers will vary
6. individual answers
7. 12 drivers
   13 drivers
   14 drivers
   15 electricians
   49 truck drivers
8. 4 auto salesmen
   5 auto salespersons
   32 P/T or F/T
   35 part time
   42 sales - counter clerk
   43 sales - showroom
   45 sales - wanted
9. 17 general office
   18 general office helper
   19 general office
   20 general office
   22 general office worker
   23 general office work
   24 girl/guy Friday - receptionist
   25 girl/guy Friday
   38 receptionist
   39 receptionist/typist
   40 receptionist
   46 secretary
   47 secretary
10. a truck
11. driver's license and journeyman's cards
12. apply in person
13. by telephone
14. by letter
15. call Mr. Booth for appointment
16. either by phone or in person

# Applying for a Job

# APPLYING FOR A JOB

This section is designed to prepare students for job applications. The first activity will acquaint them with the personal information usually required by a prospective employer. Encourage them to keep a copy for future use.

Discuss the vocabulary words with your class before having them fill in the sample job application form. Remind them they will need the previously completed Personal Data Sheet before starting the application.

The letter of application can be very brief, but we urge you to give the students the experience of having written one. Provide current newspaper ads so students can actually use the letter, if needed.

The sample resume form is preparation for a job interview. This will be helpful in answering questions during the role playing suggested in the next section. It may also be needed in filling out job application forms.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS:............................................. | 31,32,33,<br>34,35,36,<br>37,38 |

NAME ______________________________ DATE ______________________________

## ASSIGNMENT SHEET - PERSONAL DATA SHEET

Prepare a personal data sheet using accurate facts about yourself. Use the information shown below and the sample personal data sheet as a guide. It is not necessary to use the exact wording and outline form used on the example, but it is necessary that your personal data sheet be neat, balanced, and contain all the information which might help you get a job.

1. Required information
   a. Appropriate heading
      EXAMPLE: Personal Data Sheet, Resume, Data Sheet, or Personal Data
   b. Full Name
   c. Complete address including zip code
      (NOTE: If you will soon be moving, use both a present address and a permanent address. The permanent address should be of someone who will know your whereabouts.)
   d. Telephone number including area code
   e. Birthdate and/or age
   f. Marital status
   g. Height and weight
   h. Health
      (NOTE: "Excellent," "Good," or a one or two-word explanation is usually sufficient. If more explanation is needed, use an asterisk (*), and explain at the bottom of the page any physical limitations which would hinder performance on the job.)
   i. Social security number
   j. Educational background
      (NOTE: Place most recent information about education, work experience, and special activities first.)
   k. Work experience
      1. Name and address of company
      2. Length of time worked
      3. Brief description of duties
      4. Reason for leaving
   l. Special activities
      1. Membership in school, community, and church organizations
      2. Offices and honors received
   m. Special skills, interests, and leisure time activities

26

## PERSONAL DATA SHEET - Continued

n. Special training programs in schools and business

o. References, by permission, to whom future employers might refer

(NOTE: Three references are usually required on a personal data sheet. Never use relatives as references.)

1. Teachers
2. Former employers
3. Adult friends
4. Community leaders

p. Other information (optional)

(NOTE: This information may be used to individualize your data sheet from others. Communicate something that will help the reader associate your uniqueness with your skill and abilities.)

1. Philosophy
2. Values in certain areas
3. Unique situation

2. Suggestions for preparation

a. Be accurate

b. Be honest

c. Be brief

(NOTE: Personal data sheets should be kept to one page if possible.)

3. Uses

a. Take two copies to interview

1. Leave one with interviewer
2. Use one as reference in filling out application form

b. Mail one with letter of application

NAME______________________________ DATE________________________________

## ASSIGNMENT SHEET - JOB APPLICATION FORM

Complete an application form using the guidelines below. Use information corresponding to the classified ad and to your letter of application. Use information about yourself from your personal data sheet.

(NOTE: Although each business has its own form, general rules of preparation apply to any form.)

1. Be prepared
   a. Take pen and pencil with you
   b. Take copies of personal data sheet (resume)
2. Look over entire form before starting to write; do not hurry
3. Follow directions
   a. Note whether information is to be printed or handwritten
   b. Carry out all directions
4. Write clearly, neatly, and legibly
5. Answer briefly
6. Be honest
7. Answer all questions
   (NOTE: If questions do not apply to you, write "Not Applicable" or "N/A" in the space to show that you did not overlook the question.)
8. Include complete information; use personal data sheet
9. Check application when finished
10. Avoid cross-outs and obvious erasure marks
11. Do not list any restrictions to the geographic area in which you would work unless you would absolutely not consider other geographic areas
12. Use the word "open" for questions about minimum salary since most employers pay standardized rates and will not negotiate on this

NAME________________________________DATE________________________

## VOCABULARY FOR JOB APPLICATIONS

| TERMS | DEFINITION |
|---|---|
| A. Authorize | A. Give permission to do something |
| B. Current | B. Right now; presently |
| C. Defects or disabilities | C. A physical or mental handicap |
| D. Job status | D. The name or title of a job |
| E. Maiden name | E. Woman's last name before she is married |
| F. Marital status | F. Whether you are married or single |
| G. Nearest relative | G. The person most closly related to you |
| H. Optional | H. You do not have to give this information unless you wish to |
| I. Physical condition | I. Your health |
| J. Prior | J. Before |
| K. Reference | K. A person who will give information about your character or your ability to do a job |
| L. Residence | L. The place where you live |
| M. Spouse | M. A person's wife or husband |
| N. Surname | N. Your last name |
| O. Valid | O. Good; in force at the present time |

NAME ______________________________ DATE ______________________________

## SAMPLE JOB APPLICATION FORM

Name ______________________ Soc. Sec. No. ________ Date of Birth __________
Address ___________________ City _______________ State _________________
How long at the above address? _________________ Phone No. _____________
Last previous address _______________ City _______________ State __________
Height _____ Weight _____ Maiden Name ____________ Spouse's name __________
Spouse's Occupation ______________ Where employed ________________________
How long? _____ No. of dependents _______ Children's ages _________________
Relationship of others _________________ Single ____________ Married ______
How long have you lived in this State? ____________ City __________________
Who should be notified in case of emergency? Name _________________________
Relationship _____________ Address ________________________________________
City _____________________ State _________________ Phone No. ______________
Do you own a car? ________ Do you own a health card? _____________________
Any felony convictions? _____ If "yes" explain ____________________________
Have you ever been bonded? ____ Have you ever been refused bond? _________
What is the present condition of your health? ____ Date last physical ____
List any illnesses in the past year ______________________________________
Do you have any physical defects? _____ Explain ___________________________

Military Service

Yes ___ No ____ Branch ___________ Dates: From ____________ to _____________
Rating upon discharge: ____________________________________________________
Type of discharge: Honorable _____ Medical _____ Other ____________________
Are you a member of the National Guard? _____ Reserve ______ Active ______
Is yearly active duty required? _____ How long? ____ When? ________________

Education

Employment History

References (Do not use relatives or former employers)
1. Name ____________________ Address ____________ Occupation _____________
2. Name ____________________ Address ____________ Occupation _____________
3. Name ____________________ Address ____________ Occupation _____________

NAME ______________________ DATE ______________________

## ASSIGNMENT SHEET - LETTER OF APPLICATION

Cut a help wanted ad for a job from the classified ad section of the local paper. Write a letter of application for the job using the following information.

1. FORM AND APPEARANCE
   a. Type or write neatly
   b. Write on only one side of paper
   c. Avoid smudges and typographical errors
   d. Use 8½ X 11 white typing paper, not personal or fancy paper
   e. Spell, capitalize, and punctuate correctly
   f. Address and sign correctly

2. INFORMATION
   a. Write to a specific person
   (NOTE: Use "To Whom It May Concern" if answering a blind ad)
   b. Be brief
      1. State the position you are applying for
      2. Avoid details
   c. State reason for interest in job
   (NOTE: Employers want persons who look for future advancement opportunities rather than just a paycheck.)
   d. Refer briefly to the main points on the enclosed personal data sheet
   e. Mention that persons listed on the personal data sheet have given their permission to serve as references
   f. Request interview at employer's convenience
      1. Tell where you can be reached
      2. Enclose self-addressed envelope and personal data sheet

3. BE ORIGINAL IN YOUR APPROACH
   a. Attract attention in opening paragraph
   EXAMPLE:
   Dear Mr. Money:
   Have you ever wished you had an assistant who had experience in sales, display, advertising, and supervising other people? I might be the one.

   Dear Ms. Owner:
   Mr. Coworker informed me that you are in need of a person who can handle the stockroom duties for your store. I believe that my experience and training have taught me how to handle receiving, pricing, and marking duties efficiently and accurately.
   b. Do not be "silly" or "flowery"

## LETTER OF APPLICATION - Continued

NAME______________________________ DATE_________________________

4. End the letter properly.
   (NOTE: "Sincerely yours" or "Very truly yours" is appropriate.)

5. Use your permanent address for the return address and make sure to include the current date.

6. Cover all the points requested in the advertisement in exactly the order asked for, since some prospective employers make it a point of testing the applicant's ability to follow directions.

# SAMPLE RESUME FORM

NAME ______________________________ DATE ______________________________

This information is often asked for at a job interview. Fill in the resume ahead of time. Take it with you as a reference.

Social Security Number ______________________________
Driver's License ______________________________

EDUCATION

| | |
|---|---|
| ______________________________ | ______________________________ |
| School | School |
| ______________________________ | ______________________________ |
| Address | Address |
| ______________________________ | ______________________________ |
| Course or Subject | Course or Subject |
| ______________________________ | ______________________________ |
| Dates | Dates |

______________________________________________________________________
School Activities (clubs, offices, sports, etc.)

PREVIOUS EMPLOYMENT (Summer and part-time jobs)

| | |
|---|---|
| ______________________________ | ______________________________ |
| Name of Employer | Name of Employer |
| ______________________________ | ______________________________ |
| Address | Address |
| ______________________________ | ______________________________ |
| Job Title | Job Title |
| ______________________________ | ______________________________ |
| Dates | Dates |

______________________________________________________________________
Military Service or Draft Status

______________________________________________________________________
Hobbies and Special Interests

______________________________________________________________________
Special Skills

REFERENCES (Get permission before using names)
(Will need several, usually three)

______________________________________________________________________
Name

______________________________________________________________________
Address

______________________________________________________________________
Telephone Number

# Interviewing for a Job

# INTERVIEWING FOR A JOB

The interview situation in the search for a job is a skill to be learned. The job market is tough and many times it is the interview that determines who, among equally talented applicants, is hired. The following things can be used to learn about interviews:

- List of critical steps to job interviews
- Job interview "do's" and "don'ts"
- Phone call role play to arrange interview appointment
- Interview check list
- List of questions often asked in interviews
- Interview role play
- Role play evaluation
- Applicant questions
- Follow-up suggestions

Activities in this section are designed to introduce or reinforce the above skills.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS: | 41,43,44,<br>45,46,47,<br>48,50,51,<br>52,53,54,<br>55,56 |
| TEACHER TIPS: | 42,49,56 |

NAME________________________________ DATE________________________

STARTING

Greet interviewer by name; introduce yourself.
State the purpose of your visit.
Shake hands if the interviewer offers.
Be seated when the interviewer so indicates.
Let the interviewer open the interview.

ANSWERING QUESTIONS

Easy Questions

Answer the question directly.
Explain your answers fully.
Explain yes and no answers.

Difficult Questions

Remain calm; maintain eye contact.
Organize your thoughts before speaking.
Answer honestly and completely.

Unfavorable Questions

Minimize the fault by stressing a related strength.
Explain if necessary.

CLOSING

Look for termination signals.
Ask appropriate questions.
Thank the interviewer.
Offer to provide additional information.

TEACHER TIPS

After going over the critical steps in the job interview, have students write their responses to the list of questions used in interviews. Their responses should reflect their present situation and should be for a job they want. A variation on this, of course, is to make fictitious job histories and qualifications and use them to answer the question.

YOUR OWN IDEAS

NAME ______________________________ DATE ______________________

## JOB INTERVIEW DO'S AND DON'TS

by Kirby W. Stanant and Patrick Reardon of the Oklahoma City Times

Here is a list of job interview "do's" and "don'ts". A good point to remember as you read the list is that no single "do" will get you the job. But any one of the "don'ts" could disqualify you.

### Don'ts

Don't be late. Plan to be 10-15 minutes early for any scheduled interview. If you are late, the interviewer might wonder how prompt you would be on the job.

Leave outer clothes in reception area. If you wear your overcoat and galoshes into the interview, you may give the impression you are anxious to leave.

Don't be too quick to sit down. The interviewer will invite you to be seated so do not be too eager.

Don't have anything in your mouth, no gum, no candies, no breath mints; in fact, don't smoke during the first interview. It is distracting.

Don't lean on, or put your elbows on the interviewer's desk. Sit back in your chair so that the interviewer can see more of you. Sit up straight.

Don't wear sunglasses, and don't park your eyeglasses on top of your head.

Don't carry an oversized handbag. Put your purse on the floor or hold it in your lap. Never place it on the interviewer's desk.

Don't take anyone else with you. Leave family and friends out in the car. You're on your own here.

### Do's

Do make sure your hands are clean and your nails trimmed.

Do make sure your hair is in place and well groomed. Dress neatly.

Do bathe and use deodorant and avoid heavy and powerful perfumes.

Do go to the restroom before your interview. You will want to be as comfortable as possible, and you would not want to interrupt your interview for this reason.

Do get a good night's sleep before your interview. You need to be rested and alert, and a yawn might cost you.

Do look the interviewer in the eye. Recruiters place a lot of emphasis on eye contact.

Do try to sparkle. Let your personality shine through. Relax and be yourself. Smile.

Do get the interviewer's name right and use it a few times.

Do let the interviewer set the pace. Let him ask the questions.

Do take notes if you wish. You may write some of the questions for future use.

Do give some advance thought to the type of questions and how you will phrase your answers.

## JOB INTERVIEW DO'S AND DON'TS - Continued

Name ______________________________ Date ________________________

Don't show your nervousness by drumming your fingers, swinging your leg, or cracking your knuckles. Men: don't jingle loose change in your pockets.

Don't keep adjusting your clothes. Don't fiddle with your hair.

Don't pick up anything from the recruiter's desk unless you are invited to do so.

Don't listen in on any phone calls the recruiter may receive while you are with him.

Don't be a jokester. Be pleasant, but remember that the interview is serious.

Don't give one and two word answers. The recruiter is trying to get to know you. Talk to him.

Don't interrupt. That's rude in any society, and it's inexcusable in an interviewing situation.

Don't hog the conversation either. Answer the questions thoroughly, but don't drone on forever.

Don't use profanity and don't gush.

Don't use slang. Use good English. You are trying to make a good impression.

Don't say "you know" all the time. It is, you know, annoying.

Don't call the interviewer by his or her first name.

Don't mumble.

Don't chatter while the interviewer is reviewing your resume. Sit quietly and let him read in peace.

Don't interpret items on your resume until you are asked. Your resume should be self-explanatory. If additional details are needed, the interviewer will ask for them.

Don't lie about anything. Something you try to camouflage will probably come out in your letters of recommendation or references. An effort to "cover up" will fail.

Don't criticize your present employer. If it is a bad situation you can mention it, but don't dwell on it.

Don't get angry or even irritated during the interview. You can be firm--not angry--if the questioning becomes improper or goes into irrelevant areas.

Don't look at your watch during the interview. Allow yourself plenty of time between appointments.

Don't talk about salary until later in the hiring process or until the recruiter brings up the topic. If he asks you what you would like to earn, say something like, "What is the standard wage for this kind of job?" You would be in bounds to ask, "What would you consider paying?"

Don't ask, "Will I get the job?" or "Can I have the job?"

NAME ______________________ DATE ______________________

## Job Interview Check List

### Preparation

- Learn something about the company
- Have some specific job or jobs in mind
- Prepare a list of previous employers, references, dates of schooling, etc., for reference
- Review, in your mind, your qualifications for the job
- Be prepared to answer broad questions about yourself

### Appearance

- Be well groomed
- Be suitably dressed
- Use makeup in good taste
- Watch your posture

### Tests

- Listen carefully to instructions
- Read each question through before you answer
- Write legibly
- Don't spend too much time on one question

### Interview

- Be prompt (10-15 minutes early wouldn't hurt)
- Answer questions directly and truthfully
- Be well mannered
- Do not criticize others
- Use proper grammar and good diction
- Be enthusiastic and cooperative
- Point out any special training you have had that would be helpful on the job
- Don't be afraid to ask questions

### Follow-up

- Call the interviewer if you have not received an offer or rejection after the time specified in the interview
- Don't get discouraged
- Even if the prospect of an immediate job is not possible, the interviewer's advice regarding future openings should be considered

NAME ______________________________ DATE ____________________________

## HOW WILL YOU ANSWER?

Suppose you are interviewing for the job of ____________________________
(the job you want)

How would you answer these questions:

1. Why should I employ you?

2. Explain your last five years employment.

3. What types of work have you done?

4. How does your experience relate to the type of work we have here?

5. Explain your last job.

6. a. What did you like best about your last job?

41

## HOW WILL YOU ANSWER - Continued

NAME______________________________ DATE_________________________

b. What did you like least about your job?

7. What problems did you have on your last job?

8. Why did you leave your last job?

9. What in your educational background do you feel qualifies you for this job?

10. What do you expect to be doing two years from now?

11. When could you start work?

12. Explain any gaps in your job record.

13. What salary would you require to take this job?

14. Why do you want to work for us?

NAME________________________________ DATE________________________

15. Tell me about yourself.

16. If I called your former employers and asked them about you as a worker, what would they tell me?

17. a. What do you think are your strong points?

    b. What do you think are your weak points?

18. If, in the follow-up you learn that you did get the job, how would you respond?

The job interview should be role played and criticized by members of the class. Have one student be the applicant and another be the interviewer. Again, situations can be real or imagined. If you have access to video-taping equipment, this can be valuable to the role playing students and help them correct problems they may have.

Included below are some additional questions other than those on the student lists that might be used by role playing interviewers.

"This job requires a person with inventory control experience. Have you had any inventory control experience?"

"Tell me what you liked least about your last job."

"What problems did you have with your last job?"

"I understand from your application that your previous work experience does not specifically relate to this job. Can you tell me why you are qualified to fill this position?"

"Why did you leave your last job?"

"Are you willing to be on the road weeks out of the month?"

"Is there anything you would like to tell me that you think I should know in considering your application for this position?"

YOUR OWN IDEAS

NAME ____________________ DATE ____________________

## ROLEPLAY
## EVALUATION SHEET

Review this evaluation sheet before the role-play. Listen carefully to the applicant during the role play and complete this evaluation after the role play is over. Be honest and realistic in your evaluation.

| Yes | No | Did the applicant start the interview favorably by |
|---|---|---|
| ______ | ______ | Greeting the interviewer by name |
| ______ | ______ | Stating his/her purpose |
| ______ | ______ | Sitting where the interviewer indicated |
| ______ | ______ | Allowing the interviewer to open the interview |
| | | **Did the applicant answer easy questions favorably by** |
| ______ | ______ | Answering directly |
| ______ | ______ | Explaining answers fully |
| ______ | ______ | Explaining yes and no answers |
| | | **Did the applicant answer difficult questions favorably by** |
| ______ | ______ | Remaining calm; maintaining eye contact |
| ______ | ______ | Organizing thoughts before answering |
| ______ | ______ | Answering honestly and completely |
| | | **Did the applicant answer unfavorable questions favorably by** |
| ______ | ______ | Minimizing faults by stressing strengths |
| ______ | ______ | Explaining when necessary |
| | | **Did the applicant close the interview favorably by** |
| ______ | ______ | Asking appropriate questions |
| ______ | ______ | Thanking the interviewer |
| ______ | ______ | Offering to provide additional information |
| ______ | ______ | Asking for a decision |

What could this applicant do to improve her/his interviewing skills?

______________________________________________________________

______________________________________________________________

______________________________________________________________

______________________________________________________________

NAME________________________________ DATE__________________________

Making interview appointment by phone -

- Plan what you are going to say before you call.
- State your name and reason for calling.
- Ask when would be the best time for you to come in.
- Keep the receptionist on your side; she is there to help you.
- Do not ask over the phone how much the job pays.
- Be polite and courteous.
- Record the day, time, and place of the interview.
- Thank the receptionist for her help.

Making an appointment by phone does two things. First, it shows that you are interested in saving the employer's time. Second, it shows that you are thoughtful for asking what would be the best time for you to see the employer.

TELEPHONE
INTERVIEW

NAME ______________________________ DATE ______________________________

## QUESTIONS YOU MIGHT WANT TO ASK AT THE END OF THE JOB INTERVIEW

1. When will the decision be made as to whom will be offered this job? Will you notify me either way?
2. What employee benefits are provided? (insurance, sick leave, etc.)
3. What is the appropriate dress for work?
4. Could you tell me something about the department in which I'll be working if I am hired?
5. What opportunities are available for advancement or promotion within the company?
6. When is payday?

## FOLLOWING UP ON THE JOB INTERVIEW

The interviewer will usually indicate when you will know whether you will be offered the job. If the time has passed and you have received no offer or rejection, you should follow up on your job interview with a phone call to the interviewer.

If the interviewer does not indicate when you will have a decision, you should wait a reasonable length of time (five days) and then follow up with a phone call to the interviewer.

Remember to follow the critical steps when making your follow up call to the interviewer.

Critical steps:

Identify yourself.

Identify the date of your interview and the position for which you were interviewed.

Ask whether a decision has been made.

If you receive a negative answer, thank the interviewer for consideration.

If the decision has not been made, express continued interest in the position.

47

NAME________________________________ DATE______________________

## ASSIGNMENT SHEET - FOLLOW-UP LETTER

It is sometimes helpful to return to a business and check again on possible job openings. This is often done about a week after the first interview. This short, casual visit accomplishes two things: (1) it helps the interviewer remember you, and (2) it shows that you have sincere interest in working for that company.

However, it is not always possible to have this type of informal atmosphere when applying for a job. In which case, it is always proper to send a follow-up letter.

1. Write a follow-up letter thanking the employer for the interview.
2. Make sure your letter meets the following standards:
    a. Typed perfectly
    b. Clean, neat, and attractively arranged on the paper
    c. Free from spelling, punctuation, and grammatical errors
3. Include the following points in your follow-up letter.
    a. An expression of appreciation for interviewer's time and interest
    b. A summary of your qualifications and interest in the position
    c. Your name, address, and phone number (to make it easier for your employer to contact you)
4. Make this last bid for the job a prime example of your excellent work habits.

NAME________________________________ DATE_________________________

## SAMPLE EMPLOYMENT CONTRACT

## ABC EMPLOYMENT AGENCY

ABC Employment Agency provides this contract to protect you and the agency. It is very important that you read all details carefully and ask for a full explanation of any portion that is not clear to you. Our agency is bonded and licensed by the Oklahoma Department of Labor.

I hereby employ the ABC Employment Agency to assist me in securing a position. I understand that I am to keep all information given to me regarding positions in strict confidence and agree to report the acceptance of a job and the results of the interviews to the ABC Employment Agency. I also understand that if any position is offered me as a result of being sent by this agency, I am obligated to the agency.

Upon acceptance of the position that was secured for me by the ABC Employment Agency, I agree to pay the fee as follows:

15% of 1st full mo. gross pay if pay is $ 79.99 or less
20% of 1st full mo. gross pay if pay is $ 80.00 - $119.00
30% of 1st full mo. gross pay if pay is $120.00 - $149.00
40% of 1st full mo. gross pay if pay is $150.00 - $274.99
$500.00 and above - percentage of annual income - to be agreed upon by both parties.

(This fee schedule is established by state law.)

______I will pay the fee in full within 10 days of accepting the job.

______I will pay in two (2) equal installments if I am paid monthly.

______I will pay in three (3) equal installments if I am paid twice a month.

______I will pay in six (6) equal installments if I am paid weekly.

In the event this placement fee is not paid in accordance with the above, I further agree to pay reasonable attorney fees and court charges that are necessary in collecting any balance that I may owe should I become delinquent with payments.

I HAVE CAREFULLY READ THE ABOVE CONTRACT AND FULLY UNDERSTAND ITS CONTENTS AND DO AGREE TO ABIDE BY ITS CONTENTS.

______________________________
Signature

Date: ________________________

NAME ______________________________ DATE ______________________________

### ASSIGNMENT SHEET - PRIVATE EMPLOYMENT AGENCY MATH

1. Using the terms in the employment agency contract, figure the fee that would be paid for a part-time job with wages of $2.00 an hour, 23 hours per week for four weeks.

2. a. Sometimes the company that hires a person agrees ahead of time to pay the employment agency fee for the new employee. How much would the fee be for a job which paid $450 per month?

   b. How much would each installment payment be if the new employee pays the fee himself/herself in two equal payments?

   c. If the new employee is paid twice a month, how much would each installment payment be?

   d. If the new employee is paid weekly, how much would each installment payment be?

## ANSWER SHEET

### Assignment Sheet - Private Employment Agency Math

1. $73.60
2. A. $180.00
   B. 90.00
   C. 60.00
   D. 20.00

TEACHER:

Additional Activities

Have students role play the phone call for appointment and follow-up phone calls. Be sure to make an evaluation form for the other students to fill out.

Sources of additional information:

Oklahoma State Employment Services
Offices statewide
They have a number of useful pamphlets such as:
"Hints for Mature Job Seekers"
"How to Prepare Yourself for Job Interviews"
"How Do I Get A Job?"
They also have a number of job applications.

New York Life Insurance Company
"Making the Most of Your Job Interview"
Obtain from your local agent or from the home office:
51 Madison Avenue
New York, New York 10010

State Department of Vocational and Technical Education
"Critical Steps of Job Interviewing"
(Textbook) by Peggy Threadgill and Bob Helsel
Stillwater, Oklahoma 74074

# Choosing a Job

# CHOOSING A JOB

There are many activities you can present to make the students aware of how much it costs to maintain a job. Problems can include the cost of day care for children, lunches, and requirements for dress.

The activities presented in this section are very simple. The intent is to make the students aware of various costs they may not have considered.

The worksheet on "Which Job Would You Want" has some facts missing (Job B - Days Worked Per Week). Question students about what else Marje needs to know about Job B.

You will need to check to see if students know the difference between "gross" and "net" wages. If not, explain. An outside assignment might be to have students ask people who are working to explain the amount of money they "take home" from their salary and the various expenses connected with their job.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS:........................................ | 59,60,61,<br>62,63 |
| TEACHER TIPS:............................................ | 64 |

NAME ______________________________ DATE ________________________

## COST OF MAINTAINING A JOB

## I FOUND A JOB!

Most people are concerned with finding a job in order to EARN MONEY for their survival. A hidden factor in maintaining employment after a job has been found is the cost of keeping the newly-found job.

The following is a list of costs that normally occur when employed:

1. Transportation to and from work
2. Time spent in travel to and from work
3. Clothing cost - cleaning and laundry
4. Baby sitting or child care
5. Parking
6. Food
7. Tools for the trade or business

## HOW MUCH DOES IT COST?

John earns $225.00 per week at Resteasy Nursing Home. Gasoline costs $1.17 per gallon and the job site is 15 miles from John's apartment. John's car gets 20 miles per gallon of gasoline. How much will John spend on gasoline each month based on two trips per day, five days per week?

Salary _____________ per week

Gasoline _____________ per gallon

Mileage, one way _____________

John's car gets _____________ per gallon

Cost of gasoline per month _____________

(do your work in the space below)

NAME ______________________________ DATE ______________________________

## DETERMINING WAGES

How to figure gross wages:

Hours worked X Hourly rate = Gross Wage

8 X $3.50 = $28.00

7 X $3.00 = $21.00

7 X $3.25 = $22.75

1. Determine the daily gross wage for each of the following people:

| | Hours Worked | Hourly Rate | Gross Wage |
|---|---|---|---|
| Ryder, Ben | 8 | $3.25 | ____________ |
| Scott, Tim | 6 | $2.75 | ____________ |
| Johnson, Todd | 7 | $3.10 | ____________ |
| Shaffer, John | 8 | $3.65 | ____________ |

### HOW TO FIGURE OVERTIME

To determine overtime, figure 50% of the hourly wage then add this to the wage per hour.

Wage per hour + 50% = Overtime

$2.00 + = $3.00

2. Figure the overtime pay per hour for each of the following hourly wages:

Wage per hour + 50% = Overtime per hour

$1.80 + ____________ = $ ____________

$3.00 + ____________ + $ ____________.

$3.25 + ____________ + $ ____________.

$3.50 + ____________ + $ ____________.

$3.65 + ____________ + $ ____________.

Name ______________________________ Date ________________

## DETERMINING WAGES (Continued)

3. Fill out Ben Ryder's time card for a week.

| | Hours | Hourly Rate | Gross Wages |
|---|---|---|---|
| Monday | 8 | $3.25 | $ ____________ |
| Tuesday | 8 | $3.25 | $ ____________ |
| Wednesday | 9 | $3.25 | $ ____________ |
| Thursday | 8 | $3.25 | $ ____________ |
| Friday | 8½ | $3.25 | $ ____________ |
| TOTAL HOURS | ________ | TOTAL WAGES | $ ____________ |

NAME________________________________________ DATE________________________

## WHICH JOB WOULD YOU WANT?

Marje has been offered two jobs with the following salaries:

| | | |
|---|---|---|
| JOB A. | Happy Days Day Care Center | @ $850 per month (gross income) |
| JOB B. | Secretary for a law firm | @ $225 per week (gross income) |

The above jobs have the following factors which Marje must think about before deciding which job she will take:

JOB A. Marje will have to pay for the cleaning and laundry of her uniforms which are provided by the day care center. The center is four blocks from her apartment. Two meals are provided each day. She will have to work six days per week, and she will receive two weeks paid vacation each year.

JOB B. Marje will have to maintain her personal office appearance. The office is seven miles from her apartment in downtown Fantastic City, U. S. A. The law firm provides a $5,000 term life insurance policy on all secretaries and pays 40% of hospitalization insurance on all employees. There is no paid vacation.

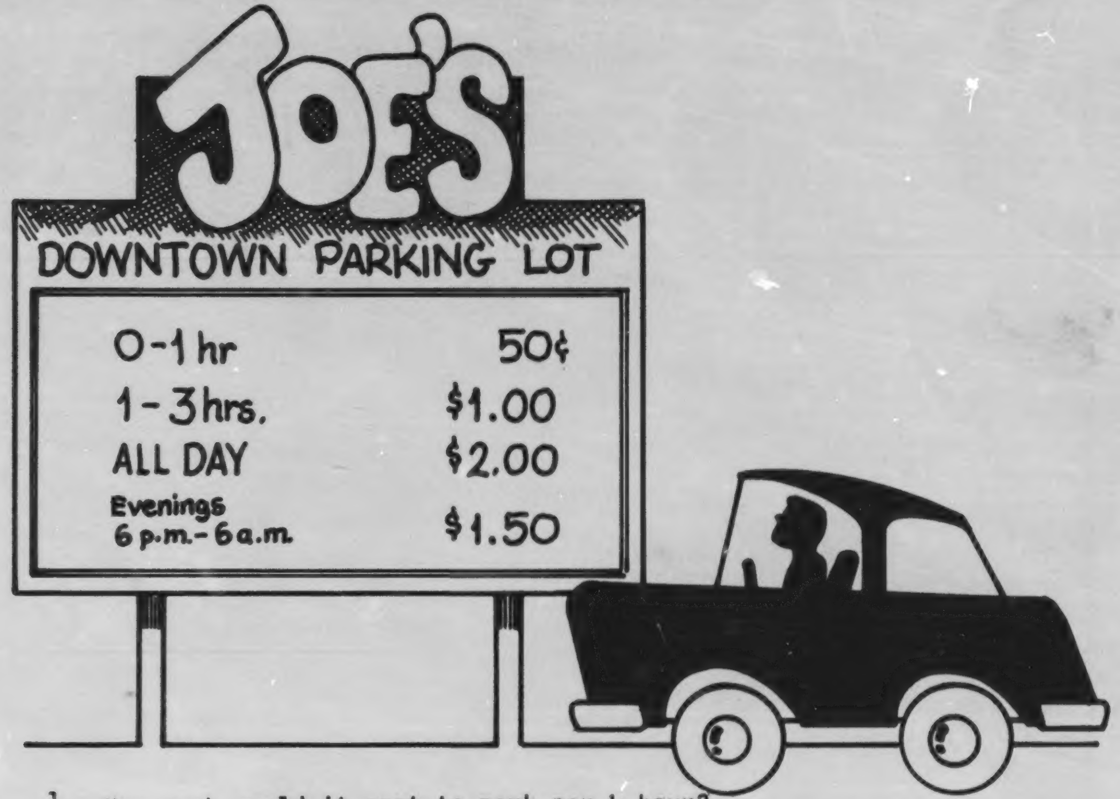
There are many hidden costs and benefits to Marje in both jobs.

WHICH ONE WOULD YOU TAKE?

(Use the space below to list the reasons.)

### FIGURING PARKING COSTS

NAME ______________________________ DATE __________________________


JOE'S
DOWNTOWN PARKING LOT
0-1 hr 50¢
1-3 hrs. $1.00
ALL DAY $2.00
Evenings 6 p.m.-6 a.m. $1.50

1. How much would it cost to park per ½ hour? ______________________
2. How much would it cost if you left your car at 8:00 a.m. and returned at 2:00 p.m.? ______________________
3. How much would it cost to leave your car for three hours? ______________________
4. How much would it cost if you left your car here at 9:30 a.m. and returned at 12:00 noon? ______________________
5. If you left your car at this lot at 8:00 p.m. and returned at 11:30 p.m., what would the cost be? ______________________
6. How much would you pay if you left your car here for 24 hours? ______________________
7. Would it be cheaper to park here for three hours or park at a meter costing 25¢ per hour? ______________________
8. What are the advantages of leaving your car in a parking lot compared to leaving it at a meter? ______________________

## Answer Sheet for Parking

1. $5
2. $2
3. $1
4. $1
5. $1.50
6. $3.50
7. The meter is cheaper
8. Any reasonable answer

YOUR OWN IDEAS

# Skills Employers Look For

60

# SKILLS EMPLOYERS LOOK FOR

This section includes phone book activities, making change practice, following written and oral directions, a 3 page activity on the importance of school records and attendance, and an example of instructions given for taking the polygraph test which are now required in many businesses.

There are many other activities you can do in your classroom. You might have students practice answering a business phone, greeting a customer, figuring sales tax, or roleplay being polite to a rude customer. The students who are working can probably add to these suggestions from their experiences.

The emphasis of discussions should be on the importance of being a responsible employee. Also point out the fact that school and work records are of life-long importance.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS:........................................ | 67,69,70,<br>71,73,75<br>77,78,79,<br>80 |
| TEACHER TIPS:........................................ | 68,72,74 |

NAME ______________________________ DATE ____________________________

## USING THE PHONE BOOK

Look up the following addresses and commonly dialed phone numbers:

AREA CODES

Tulsa __________________

Oklahoma City___________

Dallas _________________

ADDRESS

City Hall _________________________

School ____________________________

Work ______________________________

PHONE NUMBERS

Home _________________________

School _______________________

Tag Agent ____________________

Water ________________________

Gas Company __________________

Electric Company _____________

Police ____________________________

Fire Dept. ________________________

Ambulance _________________________

Hospital __________________________

Grocery Store _____________________

Drug Store ________________________

YELLOW PAGES - Find name, address, and phone numbers of the following:

Doctor _______________________

Dentist ______________________

Bank _________________________

Plumber ______________________

Auto Dealer __________________

TEACHER TIPS

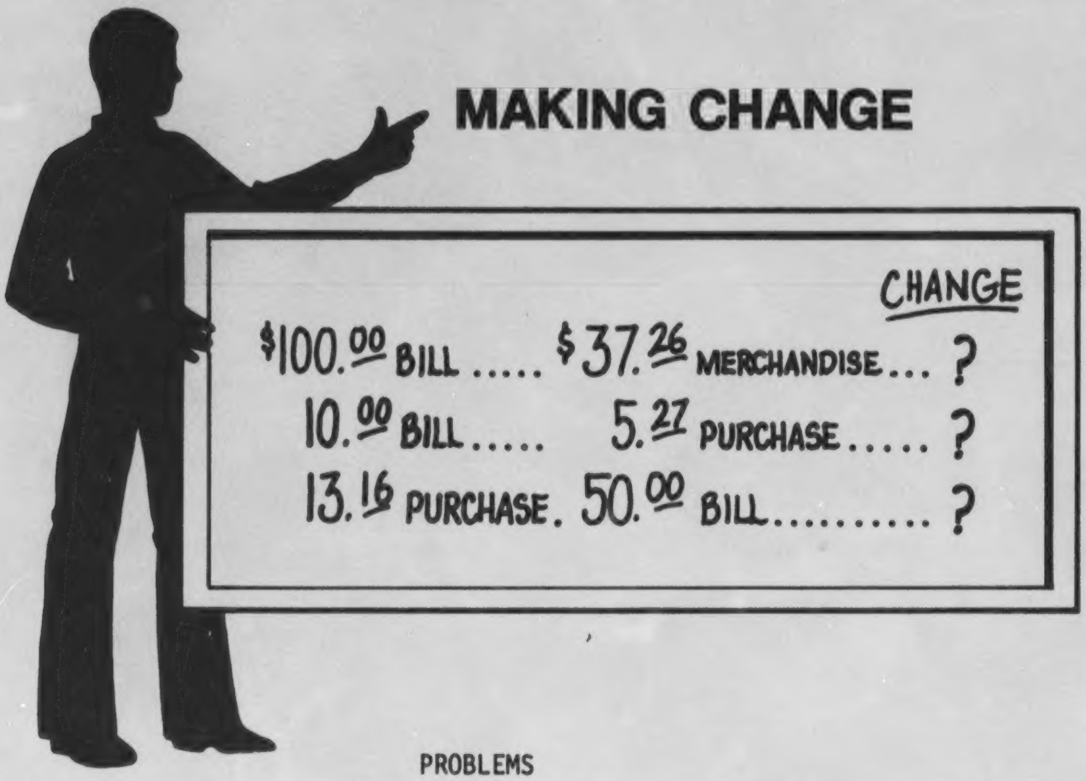
Teacher:

We suggest you start your "change making" activities by making patterns for the coins and cutting them out of heavy paper or using the "real thing."

YOUR OWN IDEAS

NAME________________________________________ DATE____________________

# MAKING CHANGE


CHANGE
$100.00 BILL ..... $37.26 MERCHANDISE... ?
10.00 BILL ..... 5.27 PURCHASE..... ?
13.16 PURCHASE. 50.00 BILL.......... ?

PROBLEMS

1. If a customer gives a merchant a $100.00 bill and purchases materials costing $37.26 (including taxes), what will be his change? List the number of coins and dollars after each denomination.

1¢_____ 5¢_____ 10¢_____ 25¢_____ 50¢_____ $1.00_____
$5.00_____ $10.00_____ $20.00_____

---

2. If a customer gives you $10.00 and his purchase is $5.27, what will be his change? List the number of coins and dollars after each denomination.

1¢_____ 5¢_____ 10¢_____ 25¢_____ 50¢_____ $1.00_______

---

3. How much change will a customer receive from a $13.16 purchase when he presents you with a $50.00 bill? Amount of change____________ List the number of coins and dollars below.

1¢_____ 5¢_____ 10¢_____ 25¢_____ 50¢_____ $1.00_____
$5.00_____ $10.00_____ $20.00_____

NAME ______________________________ DATE ___________________________

## MAKING CHANGE

A customer has just purchased a record album for $10.48. She hands you one ten and one five dollar bill. How much change should she get back?

_________ pennies _________ quarters _________ dollars

A man has just bought a can of tennis balls for $1.84. He gives you a five-dollar bill. What change should he receive?

_________ pennies _________ quarters _________ dollars

A student orders a cheeseburger, fries, and a cola. The total bill is $2.23. He gives you three one-dollar bills. How much change will he receive?

_________ pennies _________ quarters _________ dollars

A girl buys a pair of jeans for $16. How much will the sales tax be if the local tax is 4%. How much change will she receive from a twenty?

_________ pennies _________ quarters _________ dollars

A customer purchases a blow hair dryer at a cost of $22.97. You must figure a 5% sales tax. What change would the customer be given from $30?

_________ pennies _________ quarters _________ dollars

Rick bought a T-shirt at the sports store. He paid $6.50 for the shirt and $1.25 for the decal he had put on it. The sales tax was 4%. How much change should he get back from ten dollars?

_________ pennies _________ nickels _________ dimes

_________ quarters _________ dollars

A lady fills her car with gas. The cost is $17.53. What would her change be if she gives you a twenty?

_________ pennies _________ quarters _________ dollars

_________ dimes

C5

NAME ______________________________ DATE ______________________

## Following Directions

Read the directions one step at a time.

1. Write down the words GEORGE WASHINGTON.
2. Take out all the E's.
3. Counting only the remaining letters, add an L after each seventh letter.
4. Move the second G to the beginning and put the last letter in its place.
5. Wherever three consonants appear together, change them in order that the first consonant in the group becomes the last.
6. Take out the last two vowels.
7. Wherever a double consonant appears, take out both letters.
8. Beginning with the third letter from the left, interchange each two letters.
9. Take out the last two letters.
10. Move the last letter so it will be the first letter.
11. Add a D after each fourth letter and at the beginning.
12. Replace every S with an N
13. Take out the middle three letters.
14. Take out the final letter and put the first letter in its place.

Additional Activities: Written Directions

1. Write out different sets of directions to locations in the building. Avoid visual clues in directions. (Walk past 3 doors, turn left, then walk to Mr. Green's room and turn down C hallway.) Have them follow the directions individually or in pairs to the destination. You may need a partner or designated person to verify students' success in following the directions.

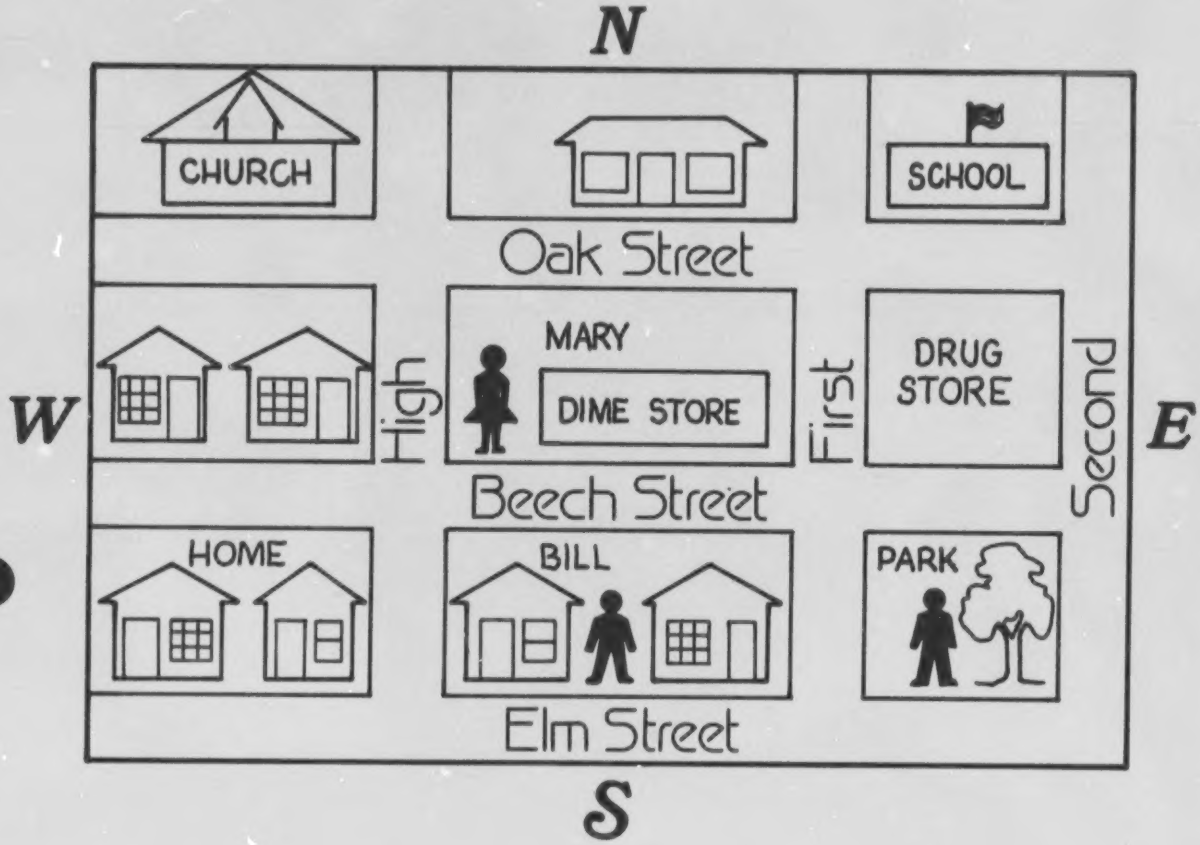
YOUR OWN IDEAS

C7

## FOLLOWING DIRECTIONS

NAME ______________________________ DATE _________________________

Below is a street map. Follow the written directions that are under the map.


N
CHURCH
SCHOOL
Oak Street
W
MARY
DIME STORE
High
First
DRUG STORE
Second
E
Beech Street
HOME
BILL
PARK
Elm Street
S

A. After you write your name under HOME on the map, go two blocks east on Elm Street to meet a friend. Put a square under the friend. What is the friend's name?

B. The two of you go one block north on First Street and one block west on Beach Street. Put an X under this person. Who is the friend?

C. You go back two blocks east on Beach Street. You are near what store?

D. You then go one block north on Second Street. Turn left onto Oak Street. Face north. What building do you see?

E. Put your name above the building you are facing.

## Instructions for Following Oral Directions

Activity:

Have students spell words or sentences by following directions given (up 3, right 6, down 13, etc.). Have them circle each letter given and connect them with lines to form words.

Additional Activities:

1. If situation permits, provide students with peanut butter, bread, and knives and have one student give directions for making a peanut butter sandwich.
2. Have students follow oral instructions on how to build a paper airplane.
3. Have students describe a famous person (or other student's or teacher's) facial features to the class until he/she is identified. A variation would be for the students to draw the likeness as it is described to them.

YOUR OWN IDEAS

Name: ______________________________ Date: ____________________

## Following Oral Directions

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| K | I | Y | G | T | N | J | U | R | W | C | F | B | V | A | S | X |
| U | O | E | Q | X | D | H | L | M | P | X | R | T | W | Q | L | M |
| R | W | N | I | Y | Q | Z | N | E | S | T | L | X | B | N | K | I |
| Y | T | A | C | B | K | R | F | U | A | H | M | E | P | L | V | C |
| P | M | X | L | J | E | I | P | B | T | X | C | A | W | R | Q | Z |
| S | A | W | Q | V | B | C | N | U | I | O | T | E | D | Y | H | L |
| B | K | T | R | S | E | A | L | I | Y | W | C | V | Z | R | E | A |
| O | L | U | I | N | R | X | K | J | B | N | Q | X | F | L | Z | S |
| I | T | E | W | D | V | C | S | K | L | O | E | R | S | J | P | O |
| A | S | D | F | Q | W | E | R | T | Z | X | C | V | B | N | Y | U |
| J | M | K | I | L | B | U | T | P | R | H | E | C | S | L | I | B |
| S | J | O | Y | R | E | W | X | C | N | T | I | W | D | F | G | N |
| M | H | R | W | T | U | O | S | A | C | K | M | L | H | T | U | I |
| E | V | N | K | U | Y | R | Q | Z | J | M | I | R | F | G | H | V |
| C | P | Q | A | I | B | K | R | E | L | D | G | K | I | O | L | W |

## FOLLOWING ORAL DIRECTIONS

Teacher: The following directions are to be read to the students so they may practice following oral directions.

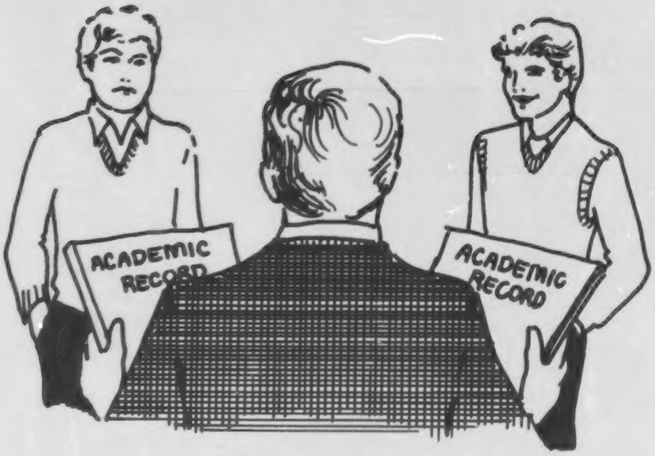
The following directions show how to make a paper object. It may take a while to get it right. Once you figure it out, don't show the other students. Let them work out the directions themselves.

1. Take a sheet of notebook paper. Hold it so that the shorter edge is at the top.
2. Fold the paper in half lengthwise. In other words, fold the left half over the right half. Make a crease down the center of the paper by smoothing it between your thumb and fingers.
3. Open your paper again. Be certain the shorter edge is still at the top.
4. Fold the upper left-half corner down on an angle until it lies along the center fold of the paper.
5. Fold the upper right-hand corner in the same manner.
6. Now repeat steps 4 and 5 using the lower left-hand and right-hand corners of the paper.
7. Now all four corners should be folded to the center of the paper.
8. Fold the paper in half lengthwise again. All the folded corners should be on the inside now.
9. Now fold the paper in half so that the points will be together.
10. Find the two long edges that make a right angle.
11. Fold one point so that one edge of the right angle lies on top of the other edge of the right angle.
12. Turn your paper over and do the same thing on the other side.
13. Hold your paper so that the longest edge is at the top. Find the corner where the paper is the least thick.
14. Hold this edge between your thumb and two fingers.
15. Raise your paper up over your head and bring it down as hard and fast as you can. It should make a good loud "pop".

NAME ______________________________ DATE ________________________

EMPLOYEE RESPONSIBILITIES

Employers must be confident of the character of the people they hire. One way they gain this insight is through contacts with people who have known the employee or prospective employee for some time. Companies commonly contact references given on job applications and send forms like the one on the next page to the schools the employee or applicant attended. Note that the bulk of the information requested concerns the applicant's attendance, cooperation, courtesy, dependability, and activities while in school. Examine the academic record verification forms on the following pages. If you were a personnel director, who would you hire?



# ACADEMIC RECORD VERIFICATION

Date 10/13/80

The person named below has applied to us for employment. We shall appreciate your replies to the following questions for which authorization is provided in the lower portion of this letter. A stamped, addressed envelope is enclosed for your convenience.

Personnel Department

TO STUDENT RECORDS OFFICE:
Putnam City West Hi
8500 N W 23
Oklahoma City, Ok 73127

Student's Name Oscar Faubion
Address 2301½ N Council Rd.
Bethany, Ok 73008

Date of Birth: 12/13/58
Soc. Sec. No. 509 40 4231
Attended from 8/25/74 to 3/15/78

Are attendance dates correct? ✓ Yes ___ No If not, give correct
Dates: From _____ to _____
Presently attending ___ Yes ✓ No Graduated ___ Yes ✓ No
Type of diploma/degree attained or expected to attain? None
Activities: (honorary, academic, social, sports, etc.) Boxing

Please check line representing overall rating for each of the following traits:

| | Excellent | Good | Fair | Poor |
|---|---|---|---|---|
| Attendance | — | — | — | X |
| Cooperation | — | — | X | — |
| Courtesy | — | — | X | — |
| Dependability | — | — | — | X |

Remarks: Student's attendance was poor. He rarely attended Monday classes. Classified as a sophomore after 4 years of high school

Signed: Title Principal Date 10/20/80

I have applied to United Parcel Service for employment, and I desire that they be fully advised of the information requested. I therefore respectfully request that you furnish the necessary information from school records and forward directly to United Parcel Service.
I hereby release you from any/all liability or damages for providing the information requested.

Signature of applicant: Oscar Faubion Date 10/13/80

# ACADEMIC RECORD VERIFICATION

Date ______

The person named below has applied to us for employment. We shall appreciate your replies to the following questions for which authorization is provided in the lower portion of this letter. A stamped, addressed envelope is enclosed for your convenience.

Personnel Department

TO STUDENT RECORDS OFFICE:
Putnam City West High School
8500 NW 23rd
Oklahoma City, Oklahoma 73127

Student's Name Felix Dees
Address 9631 NW 21
Bethany, Oklahoma 73008

Date of Birth: 10/1/59
Soc. Sec. No. 509-50-4230
Attended from 8/75 to 5/78

Are attendance dates correct? ✓ Yes ___ No If not, give correct
Dates: From ______ to ______
Presently attending ___ Yes ✓ No Graduated ✓ Yes ___ No
Type of diploma/degree attained or expected to attain? High School Diploma
Activities: (honorary, academic, social, sports, etc.) Football, Track Student Council, Senior class vice president, treas. FCA

Please check line representing overall rating for each of the following traits:

| | Excellent | Good | Fair | Poor |
|---|---|---|---|---|
| Attendance | ✓ | | | |
| Cooperation | ✓ | | | |
| Courtesy | | ✓ | | |
| Dependability | ✓ | | | |

Remarks: I can highly recommend this person. Please note however, that he is inclined to play practical jokes.

Signed: G. Ari Wilke Title Principal Date 10/15/80

I have applied to United Parcel Service for employment, and I desire that they be fully advised of the information requested. I therefore respectfully request chat you furnish the necessary information from school records and forward directly to United Parcel Service.
I hereby release you from any/all liability or damages for providing the information requested.

Signature of applicant: Felix Dees Date 10/3/80

# POLYGRAPH TESTS

NAME________________________________ DATE______________________

A part of many jobs these days is a periodic mandatory Polygraph test. Many retail firms require such a test when an employee is hired and every month or so thereafter. Below is an example of instructions given before taking a polygraph test.

APPLICANT:___________________ Appointment Time & Date________
Company:______________________ Appointment By:________________

Most people fear taking a polygraph test. Their fears, however, are generally based on unfounded rumors and hear-say. When you take the test, you will not be asked any personal embarrassing questions, any sex questions, or any hidden questions. You will learn how the polygraph instrument works, then the examiner will go over a number of questions relating to your past employment, health, arrest record, etc. You will help the examiner design your questions to suit your immediate background. No one is concerned about things which may have happened to you years ago.

Keep in mind that your prospective employer is not looking for the perfect person because that person has not been made yet. SO DON'T LET SOME LITTLE SOMETHING THAT HAPPENED IN YOUR PAST KEEP YOU FROM SHOWING UP TO TAKE THE TEST. YOU ARE PROBABLY NO DIFFERENT FROM ANYONE ELSE.

IF YOU CANNOT KEEP YOUR APPOINTMENT OR YOU NEED TO COME IN AT A DIFFERENT TIME......CALL

# Investigating Job Requirements

# INVESTIGATING JOB REQUIREMENTS

This section outlines the requirements that cover a wide variety of jobs. Any specific job would probably have other requirements not listed here. The intention is to give a broad overview using examples familiar to the students, rather than focus in on isolated examples.

The next 6 pages are for student hand-outs for their general information. You may want to use this as a basis for career research by assigning students to informally interview workers in various job situations.

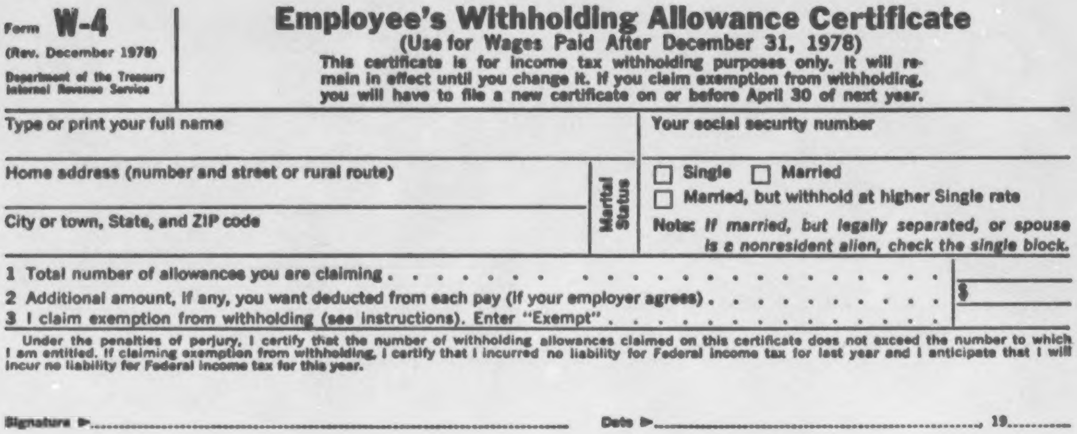
Have students research legal requirements and restrictions for jobs found in your local community. Their parents are a good source for this information. Many of the students may work and their own experiences can be valuable.

Page Numbers
STUDENT HANDOUTS:......................................83,84,85,
86,87

## CERTIFICATES AND PERMITS

### Legal Requirements for Various Jobs

Many jobs require a variety of licenses and permits before and during employment. Nearly all jobs require that you have a social security number. You are also required to have an Employee's Witholding Allowance Certificate like the one below on file with your employer.



Form **W-4**
(Rev. December 1978)
Department of the Treasury
Internal Revenue Service

**Employee's Withholding Allowance Certificate**
**(Use for Wages Paid After December 31, 1978)**
This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

Type or print your full name
Your social security number
Home address (number and street or rural route)
City or town, State, and ZIP code
Marital Status
☐ Single ☐ Married
☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . . . . . . . . . . . . . . . . . . . . . . . . . . ______
2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . . . . . . . . . $______
3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . . . . . . . . . . . . . . . .

Under the penalties of perjury, I certify that the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and I anticipate that I will incur no liability for Federal income tax for this year.

Signature ▶ ______________________ Date ▶ ______________________, 19______

If you are under 18, the State of Oklahoma requires that you have a work permit. To get one, you will need to fill out an application at your high school. You will receive the employment certificate from your school after a short wait.

## COMMERCIAL CHAUFFERS LICENSE

Many jobs require that you drive a vehicle. These jobs range from delivery services, to salesman, and to couriers. By law, every person who operates a vehicle licensed as a common carrier of persons or property, regardless of ownership of the vehicle, must have a commercial chauffeur's license.

The requirements for a commercial chauffeur's license are:

1. Must be 18 years of age.
2. Must pass a special written examination for the chauffeur's license.
3. Must pass a road test.
4. Must surrender operator's license and pay additional $10 fee.

Your driving record is very important for many jobs. Insurance companies charge commercial clients at the high risk rate. An employee who gets tickets or an applicant who has a poor driving record will cost an employer so much in insurance premiums that they cannot be employed. For example, the airport maintenance trucks at large airports are insured for several million dollars each whenever they are on the runways (to pay for damages if they are hit by an airplane). The employers of the maintenance crews cannot afford to put anyone with the slightest blemish on his driving record behind the wheel of one of these vehicles.

# Legal Requirements for School Bus Drivers

One job many high school students and students outside of high school can obtain is that of school bus driver. The legal requirements are as follows.

For the high school student:

1. Valid operator's license.
2. Visual acuity with minimum of 20/50 vision in each eye and 20/30 vision in both eyes.
3. Attendance in five (5) four-hour sessions of the school bus driver training course.
4. The necessity of employing an individual under 18 years of age must be certified by the State Board of Education.
5. Applicant must furnish birth certificate plus meet all requirements, except age, to obtain a chauffeur's license.
6. Applicant must score at least 80 on the school bus driver's road test.
7. Applicant must submit a health certificate signed by a doctor with his school bus driver's certificate application.
8. Certificates are issued yearly until applicant becomes 18.

For the adult:

1. Valid operator or chauffeur's license.
2. Visual acuity with minimum of 20/50 vision in each eye and 20/30 vision in both eyes.
3. Attendance in all five four-hour sessions.
4. Be at least 18 years of age.
5. Must pass a special examination for a chauffeur's license.
6. Must score at least 70 on the school bus driver's road test.
7. Must submit health certificate signed by a doctor with application for a school bus driver's certificate.
8. For persons 18-60 years of age the standard school bus driver's certificate is issued for 5 years.

# UNION ADMITTANCE

Many of the trade unions, like the electrical union or the pipefitters union, have strict guidelines for those gaining union membership. Usually, there are two ways to gain admittance to a union like the electrical union. First is through the apprenticeship program. Applicants to the electrician apprentice program must have a high school diploma and not be over 24 years of age. Two years of algebra usually is a must and if the applicant has had trigonometry or calculus, it is a definite plus. Background knowledge of electricity is also very helpful. There is very stiff competition for the 20 or so apprentice positions available each year, with several hundred people trying for each position. Once accepted, the apprentice works with journeymen electricians by day and goes to classes one or two nights a week. One advantage to this type of schooling is that the student's books are free, and the class fees consist of a deposit that is refunded in most part if the student completes the class at a prescribed level.

After four years of work and study, the apprentice takes an examination that qualifies him/her for his/her journeyman's license. If he/she passes that test, the apprentice is voted on by the membership of the local union. If approved, he/she is given a union card and can expect to earn over his/her working lifetime $800,000 more than his/her counterpart who does not possess such a card.

The second way to gain electrical union membership is to work as a non-union electrician for four years and obtain a local electrician's license from his/her city. At that point, the electrician desiring union membership can apply for a probationary permit. After six months of work with union electricians, the applicant becomes eligible to take the union test. If he/she passes, he/she then is voted on by the union membership. After working with the applicant, the union members have been able to judge the applicant to see if he/she meets their standards for reliability, competency, and dependability. The journeyman license fee by this method and in the apprentice program is usually around $250 and is held out of the new member's first pay checks.

## Requirements for Bonding

Many jobs require that the worker be bonded. This simply means that the employee has a type of insurance policy to guarantee his/her work. For a fee, often paid by the employer, a bonding agent will guarantee a certain amount of money against the employee's work or honesty. If the employee's work should prove defective or he/she should prove to be dishonest, the bond money is paid to the customer who has a claim against the employee or his/her work.

People who handle money are often bonded. Cashiers, couriers, bank tellers, and ticket agents are often bonded for about 3/4 of the amount of money they usually handle. Many building contractors and their employees are bonded as an assurance that their contract will be finished on time and be done properly and without damage to the customer's property. Obviously a person's work record, honesty, dependability, and criminal record has an affect on his/her ability to be bonded. Many want ads state that the person applying must be bondable.

# Managing Your Money

# MANAGING YOUR MONEY

Competence in the use of personal, social, and economic resources is imperative to meet individual and family needs in today's society. The activities in this section provide experiences to assist students in learning to deal with typical personal and family situations.

Practice in planning a realistic budget, shopping carefully, keeping accurate financial records, banking and credit management are among the student worksheets provided in this section.

The developers believe this to be a very important area, particularly for young people just starting to work. You will find more practice sheets here than the other sections, and we urge you to develop other activities that emphasize the importance of good money management.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS: | 91,92,94, 95,96,97, 98,101,103, 104,105,106, 107,109,110, 111,114,115, 116,117,118, 119,120,121, 123,125 |
| TEACHER TIPS:........................................ | 93,99,100, 102,108,112, 113,122,124 |

NAME_____________________________ DATE____________________________

## TEST YOUR SKILL IN MONEY USAGE

The following test can help you measure your knowledge in the use of money. Give yourself five points for every "yes" answer. If your score is 75 -- 100, your skill in money usage is good; 50 -- 75, you could do better; below 50, you really need to work on your knowledge of money usage.

| | Yes | No |
|---|---|---|
| 1. Do you set aside part of your money for future needs? | _____ | _____ |
| 2. Can your spending plan be changed to meet new conditions without too much trouble? | _____ | _____ |
| 3. Do you know when a bargain is a good buy for you? | _____ | _____ |
| 4. Do you find out all you can about an article before you make a purchase? | _____ | _____ |
| 5. Are you willing to recognize if other members in your family have financial needs that need to be met? | _____ | _____ |
| 6. Do you carefully check all information attached to goods you purchase? | _____ | _____ |
| 7. Have you thought of different ways in which you would handle money problems you might encounter in the future? | _____ | _____ |
| 8. Do you often make a list of what you have spent so you know exactly where you are spending your money? | _____ | _____ |
| 9. From the last five items of wearing apparel you have purchased, do you still have a good feeling about them and do you still wear them? | _____ | _____ |
| 10. Before you purchase a major item, such as a stereo, winter coat, typewriter or motorcycle, do you ask your parents for their opinion? | _____ | _____ |
| 11. If you are out of money, can you still have a good time? | _____ | _____ |
| 12. Do you not spend more than you have available? | _____ | _____ |
| 13. Are articles you possess kept in good condition? | _____ | _____ |
| 14. Do you budget for extra expenses for such things as Christmas gifts, birthday gifts, car cost, and new clothes? | _____ | _____ |

(Continued)

Continuation

Name ______________________________ Date ___________________

| | Yes | No |
|---|---|---|
| 15. Have you set guide lines for your money usage? | _____ | _____ |
| 16. Are you aware of how much your family spends on your needs each year? | _____ | _____ |
| 17. Do you have a safe place to keep your money? | _____ | _____ |
| 18. When you borrow money from a member of your family or a friend, are you prompt in repaying it? | _____ | _____ |
| 19. Do you keep yourself from buying things you don't need, even if the temptation is there? | _____ | _____ |
| 20. Without checking, can you give an accurate accounting of how much money you have with you at this moment? | _____ | _____ |

## TEST YOUR SKILL IN MONEY USAGE

Using the Personal Budget Plan Worksheet, have the students complete both activities in the "Case Study for Personal Budget". After completion of activity #2, have the students compare personal budget plans.

A budget worksheet for family budgets is provided with four case studies. You may want to use their family and income (if there is no objection) or you may want to let them decide on a hypothetical family and income.

YOUR OWN IDEAS

NAME ______________________________ DATE _________________________

## PERSONAL BUDGET PLAN

This is a budget plan that can be used for an individual or can be adapted to family usage. It is suggested that each person using this plan keep it for at least a two week period.

$______________ Cash On Hand At First Of Month

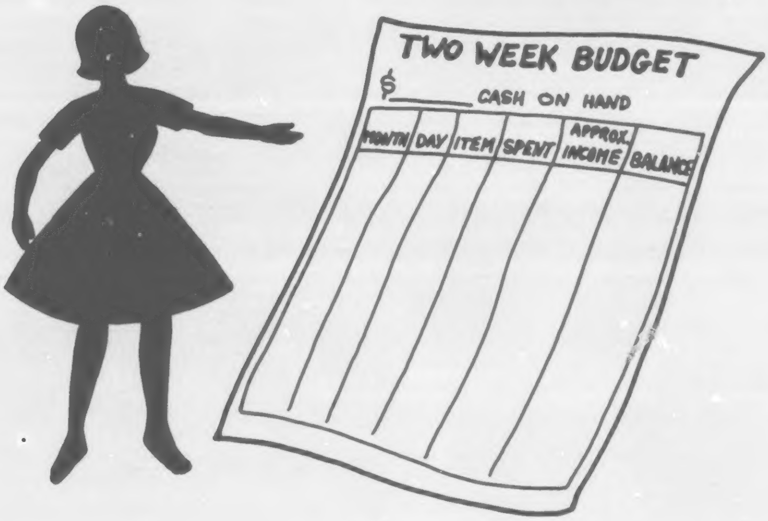
| Month | Day | Item Purchased | Amount Spent | Additional Income | Balance |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

NAME______________________________ DATE______________________________

## CASE STUDY FOR PERSONAL BUDGET

1. Steve Briggs kept his personal budget plan for a two-week period. This helped him know exactly what his expenditures were for that period of time. His cash on hand at the beginning of the month (this included his checking account) was $50. On November 1, he received a check for $60 for his part-time work at a drive-in cafe. On November 2, he took his girl friend to the show. The tickets were $3 each. He bought cokes and popcorn for a total of $2. November 4, he spent $10 for gas. November 7, he bought a new shirt for $10.50. November 8, he bought his father a birthday gift that cost $15. On November 9, he bought a record album that cost $12. November 10, he took his girl friend to a school play that cost $1.50 each. They later went to the restaurant and purchased a large pizza and two cokes for $6. November 11, he bought school supplies and spent $4. November 12, he went to a football game. He spent $2 for his ticket and $1 for hot chocolate and popcorn. November 13, he spent $5 on gas and $1 on oil for his car. What is Steve's balance on November 14?

2. Using the same personal budget plan, keep your financial record for a period of two weeks.



## EXAMPLE OF A BUDGET PLAN

### PRESENT FINANCIAL POSITION

INCOME: (TAKE HOME PAY)
INCOME #1: $900.00
INCOME #2: ____________
INCOME #3: ____________
TOTAL NET INCOME ________________

| PROPOSED BUDGET: | | PROPOSED BUDGET: | |
|---|---|---|---|
| RENT OR HOUSE PAYMENT | 20% | RENT OR HOUSE PAYMENT | $180.00 |
| FOOD | 22% | FOOD | $198.00 |
| CLOTHING | 7% | CLOTHING | $ 63.00 |
| CAR EXPENSE | 5% | CAR EXPENSE | $ 45.00 |
| UTILITIES | 7% | UTILITIES | $ 63.00 |
| INSURANCE | 5% | INSURANCE | $ 45.00 |
| MEDICAL | 5% | MEDICAL | $ 45.00 |
| DRUG | 3% | DRUG | $ 27.00 |
| BABY SITTING | 1% | BABY SITTING | $ 9.00 |
| SAVINGS | 10% | SAVINGS | $ 90.00 |
| MISCELLANEOUS | 5% | MISCELLANEOUS | $ 45.00 |
| PAYMENTS | 10% | PAYMENTS | $ 90.00 |
| TOTAL EXPENSE: | 100% | TOTAL EXPENSE: | $900.00 |

EXAMPLE:

| Housing | Food | Clothing | Car Expense | Utilities | Insurance |
|---|---|---|---|---|---|
| 1. 900.00<br>x.20<br>180.0000 | 2. 900.00<br>x.22<br>180000<br>180000<br>198.0000 | 3. 900.00<br>x.07<br>63.0000 | 4. 900.00<br>x.05<br>45.0000 | 5. 900.00<br>x.07<br>63.0000 | 6. 900.00<br>x.05<br>45.0000 |

| Medical | Drug | Baby Sitting | Savings | Miscellaneous | Payments |
|---|---|---|---|---|---|
| 7. 900.00<br>x.05<br>45.0000 | 8. 900.00<br>x.03<br>27.0000 | 9. 900.00<br>x.01<br>9.0000 | 10. 900.00<br>x.10<br>90.0000 | 11. 900.00<br>x.05<br>45.0000 | 12. 900.00<br>x.10<br>90.0000 |

Name ______________________________ Date ______________________________

## CASE STUDIES FOR BUDGET WORK SHEET

1. Cindy Brown is single. She is employed as a dental assistant. Her take home pay is $870.00 a month. She has a car payment to Reynolds Motor Company for $87.00 a month. The apartment she rents includes the payment of all utilities so she does not need to include utilities in her budget. Does she have uncommitted income? If so, how much?

2. Mary and Bob Caldwell are both employed. Mary's take home pay as a clerk in a department store is $500.00 a month. Bob's take home pay from a service station is $950.00 a month. They have no children. Bob's health insurance policy covers all of their medical expenses but does not cover drug items. They have to make payments of $100.00 a month to Sears and payments of $45.00 a month to the First National Bank. Both of these are for three months. Using the worksheet given, plan a budget for Mary and Bob. How would you spend the uncommitted income?

3. Sue and Jim Smith are both employed. Sue is a secretary. Her take home pay is $560.00 a month. Jim works for a trucking company. His take home pay is $1,200.00 a month. They have one small child. They usually hire a baby sitter two or three times a month. They do not have any extra payments at the present time. If you were Sue and Jim, what would you do with the money allowed for payments?

4. Joe Masters works on a ranch and earns $1,100.00 a month. His wife, Lynda, does not work outside the home. They live in a rent-free home located on the ranch. They do have to pay their own utilities. They have car payments of $110.00 a month and have payments of $110.00 a month to Sears for furniture they purchased. They have two children and employ a baby sitter several times a month. Their payments are more than the proposed budget allows. Where would they get the extra money for the payment?

Name ____________________ Date ____________________

## WORK SHEET FOR A FAMILY BUDGET

Name ____________________ Date ____________________

**PRESENT FINANCIAL POSITION**

INCOME: (TAKE HOME PAY)
INCOME #1: __________
INCOME #2: __________
INCOME #3: __________
TOTAL NET INCOME: __________

| | |
|---|---|
| PROPOSED BUDGET: | |
| RENT OR HOUSE PAYMENT | 20% |
| FOOD | 22% |
| CLOTHING | 7% |
| CAR EXPENSE | 5% |
| UTILITIES | 7% |
| INSURANCE | 5% |
| MEDICAL | 5% |
| DRUG | 3% |
| BABY SITTING | 1% |
| SAVINGS | 10% |
| MISCELLANEOUS | 5% |
| PAYMENTS | 10% |
| TOTAL EXPENSE: | 100% |

NAME OF PAYMENT:

____________________

____________________

PROPOSED BUDGET:

RENT OR HOUSE PAYMENT _____
FOOD _____
CLOTHING _____
CAR EXPENSE _____
UTILITIES _____
INSURANCE _____
MEDICAL _____
DRUG _____
BABY SITTING _____
SAVINGS _____
MISCELLANEOUS _____
PAYMENTS _____
TOTAL EXPENSE: _____
TOTAL MONTHLY EXPENSES: _____
UNCOMMITTED INCOME: _____

**ADDITIONAL INFORMATION FOR BUDGET:**

________________________________________

## ANSWER SHEET FOR CASE STUDIES ON BUDGETING

These are only approximate percentages. They will vary depending on different family situations. It does give a working base for planning a budget.

Problem 1.

| | | |
|---|---|---|
| INCOME #1: | | |
| INCOME #2: | | |
| INCOME #3: | | |
| Total net Income | | $ 870.00 |
| Proposed Budget: | | |
| Rent | | $ 174.00 |
| Food | | $ 191.40 |
| Clothing | | $ 60.90 |
| Car Expense | | $ 43.50 |
| Utilities | | $ 0.00 |
| Insurance | | $ 43.50 |
| Medical | | $ 43.50 |
| Drug | | $ 26.10 |
| Baby Sitting | | $ 0.00 |
| Savings | | $ 87.00 |
| Miscellaneous | | $ 43.50 |
| Payments | | $ 87.00 |
| Total Expense | | $ 800.40 |
| Uncommitted Income | | $ 69.60 |

Problem 2.

| | | |
|---|---|---|
| INCOME #1: | $ 950.00 | |
| INCOME #2: | $ 500.00 | |
| INCOME #3: | -0- | |
| Total net income | | $ 1450.00 |
| Proposed Budget: | | |
| Rent | | $ 290.00 |
| Food | | $ 319.00 |
| Clothing | | $ 101.50 |
| Car Expense | | $ 72.50 |
| Utilities | | $ 101.50 |
| Insurance | | $ 72.50 |
| Medical | | $ 0.00 |
| Drug | | $ 43.50 |
| Baby Sitting | | $ 0.00 |
| Savings | | $ 145.00 |
| Miscellaneous | | $ 72.50 |
| Payments | | $ 145.00 |
| Total Expense | | $ 1363.00 |
| Uncommitted Income | | $ 87.00 |

Problem 3.

| | | |
|---|---|---|
| INCOME #1: | $ 1200.00 | |
| INCOME #2: | $ 560.00 | |
| INCOME #3: | -0- | |
| Total Net Income | | $ 1760.00 |
| Proposed Budget: | | |
| Rent | | $ 352.00 |
| Food | | $ 387.20 |
| Clothing | | $ 123.20 |
| Car Expense | | $ 88.00 |
| Utilities | | $ 123.20 |
| Insurance | | $ 88.00 |
| Medical | | $ 88.00 |
| Drug | | $ 52.80 |
| Baby Sitting | | $ 17.60 |
| Savings | | $ 176.00 |
| Miscellaneous | | $ 88.00 |
| Payments | | $ 0.00 |
| Total Expense | | $ 1584.00 |
| Uncommitted Income | | $ 176.00 |

Problem 4.

| | | |
|---|---|---|
| INCOME #1: | $ 1100.00 | |
| INCOME #2: | -0- | |
| INCOME #3: | -0- | |
| Total Net Income | | $ 1100.00 |
| Proposed Budget: | | |
| Rent | | $ 0.00 |
| Food | | $ 242.00 |
| Clothing | | $ 77.00 |
| Car Expense | | $ 55.00 |
| Utilities | | $ 77.00 |
| Insurance | | $ 55.00 |
| Medical | | $ 55.00 |
| Drug | | $ 33.00 |
| Baby Sitting | | $ 11.00 |
| Savings | | $ 110.00 |
| Miscellaneous | | $ 55.00 |
| Payments | | $ 110.00 |
| Total Expense | | $ 880.00 |
| Uncommitted Income | | $ 220.00 |

TEACHER TIPS

The activity on choosing a checking account will be easy to change to local bank rates. It will be more meaningful to your students if you assign them a bank to contact and have the student answer the problem with local bank rates.

If you have a check register blank from a local bank, you can reproduce it for use instead of the one we have provided. This will be a good time to talk about the charges for checkbooks and explain the difference in cost. Your students may not realize the more beautiful the check, the more expensive!

YOUR OWN IDEAS

NAME____________________ DATE____________________

## CHOOSING A CHECKING ACCOUNT

Charges on checking accounts vary from bank to bank. You will need to do some figuring before you decide which bank will be most economical for you. Don't forget to consider location and the convenience of their banking hours when you are making your decision.

Suppose you have recently moved to a new city and need to open a checking account. There are two banks that are convenient to your home and job. You usually write twenty-five checks per month and make two deposits. You keep a minimum balance of $100.00 in your account. Both banks have two plans. Based on this information and the information below, figure the cost of banking at each of these banks.

| SAFETY NATIONAL | TRUSTY BANK |
|---|---|
| Plan I____________________ | Plan I____________________ |
| Plan II____________________ | Plan II____________________ |

SAFETY NATIONAL

| | | |
|---|---|---|
| Plan I | Quick Check | 15¢ each item $1.00 Minimum |
| Plan II | Regular | 10¢ each item $2.00 Maintenance |

With Plan II checking is free if a $500.00 minimum balance is maintained. (Minimum means that the balance cannot drop below $500.00 for even one day.)

For every $100.00 balance you maintain you will receive 65¢ credit.

| | |
|---|---|
| Stop Payments | $7.50 |
| Insufficient Checks | $7.50 |
| Check Printing Charge | $4.50 per 200 checks |

TRUSTY BANK

| | |
|---|---|
| Plan I | 10¢ each item .50 Maintenance |
| Plan II | 6¢ each item $1.50 Maintenance |

With Plan II, checking is free if a $400.00 minimum is maintained.

| | |
|---|---|
| Stop Payments | $5.00 |
| Insufficient Checks | $7.00 |
| Check Printing Charge | $4.50 per 200 checks |

TEACHER TIPS

ANSWERS TO:

## CHOOSING A CHECKING ACCOUNT

| SAFETY NATIONAL | | TRUSTY BANK | |
|---|---|---|---|
| Plan I | $4.05 | Plan I | $3.20 |
| Plan II | $4.05<br>(65¢ subtracted for $100 balance) | Plan II | $3.12 |

YOUR OWN IDEAS

Name ______________________________ Date ________________

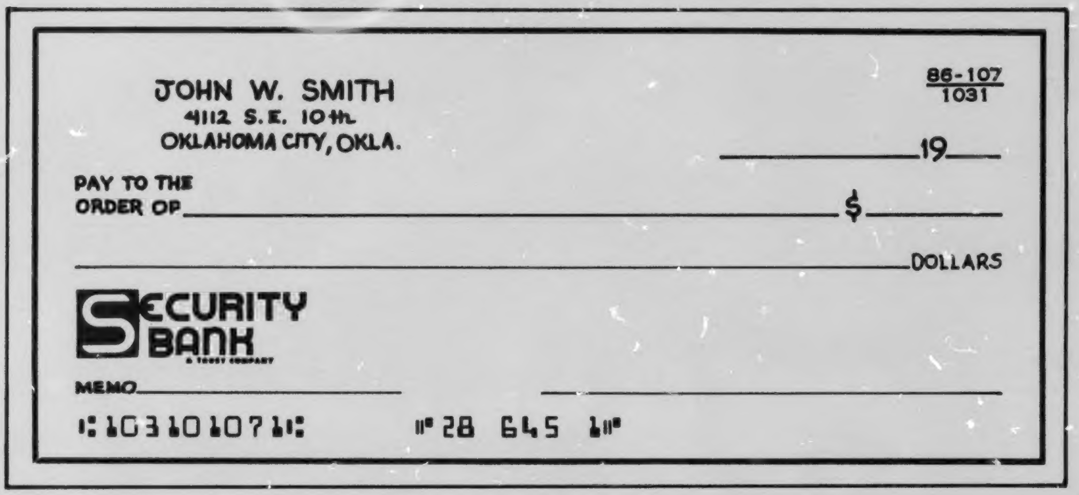
MAKE YOUR CHECKS FORGE-PROOF

1. Always write your checks in permanent ink.
2. If you make a mistake, do not try to mark it out. Destroy the check and write a new one.
3. Start writing the payee's name at the extreme left and use a wavy line to fill in any extra space. This will keep any names being added or changed on your check.
4. Always begin writing the figure amount close to the dollar sign.
5. The written amount should also begin to the extreme left and extra space should be filled with a wavy line. If the figure amount and the written amount appear different, the written amount is the one considered to be correct.
6. Be sure that you sign your check the same way you signed the signature card when you opened the account.

NOW PRACTICE! You will need the sheet that has copies of blank checks.

1. Write check #67 to Angela's Dress Shop. The date is November 16, 19__, and the amount is $37.54. Sign your name.
2. Write check #68 to Vicki's Variety. The date is November 20, 19__, and the amount is $19.27. Sign your name.
3. Write check #69 to Cliff's Record and Tape Shop. The date is December 5, 19__, and the amount is $12.45. Sign your name.

# HOW TO WRITE A CHECK



JOHN W. SMITH
4112 S.E. 10th
OKLAHOMA CITY, OKLA.

86-107
1031

____________________19____

PAY TO THE
ORDER OF______________________________________ $__________

_______________________________________________DOLLARS

SECURITY BANK

MEMO_______________ ______________________

⑆103101071⑆ ⑈28 645 1⑈

## MAKING YOUR CHECKS FORGE PROOF - Continued

Name ______________________ Date ______________________

### SAMPLE CHECKS

No. ______

______________, 19___

Pay to the
Order of ______________________________ $__________

______________________________Dollars

______________________

No. ______

______________, 19___

Pay to the
Order Of ______________________________ $__________

______________________________Dollars

______________________

No. ______

______________, 19___

Pay to the
Order of ______________________________ $__________

______________________________Dollars

______________________

Name ______________________________ Date ____________________

## ENDORSEMENTS

There are two common types of endorsements: (1) blank and (2) restrictive. A blank endorsement may be cashed by anyone. A restricted endorsement specifically restricts the use of your money.

To write a blank endorsement, sign your name on the back of the check. If your name is misspelled on the front of the check, sign it that way on the back of the check; however, you should sign it again correctly underneath the misspelling.

To write a restricted endorsement, write the words "For Deposit Only" and sign your name underneath.

On the back of this paper or on another sheet of paper, draw three rectangles the size of a check. Show the correct endorsement for the following situations:

1. You need to deposit a check for $32.00 but do not have time to take it to the bank. You will have to mail it. Show the safest way to endorse it.
2. You have been given a check for $20.00 for helping a neighbor paint her house. Your brother comes in and reminds you that you owe him $20.00. How would you endorse the check over to your brother?
3. The insurance company mails you a check but the check is made out to Roger Jones and your name is Rodney. The address is correct and the amount of the check agrees with the claim you turned in. How would you endorse this check when you deposited it in the bank?

CHECKING ACCOUNT STATEMENT

MEMBER F.D.I.C

SMB **MANNFORD State Bank**
DRAWER 70 · MANNFORD, OKLAHOMA 74044

630

John and Mary Beethoven
2310 South 33rd Place
Mannford, Oklahoma 74044

| ACCOUNT NUMBER | STATEMENT DATE |
|---|---|
| 0 683 148 | 11-13-79 |

| BALANCE LAST STATEMENT | TOTAL AMOUNT OF CHECKS PAID | NUMBER OF CHECKS PAID | NO. OF DEPOSITS | TOTAL AMOUNT OF DEPOSITS MADE | SERVICE CHARGES | BALANCE THIS STATEMENT |
|---|---|---|---|---|---|---|
| 10-11-79 | $ 1,742.81 | 12 | 3 | $ 2,380.52 | .00 | $1,741.21 |

| CHECKS AND OTHER DEBITS | | | DEPOSITS/OTHER CREDITS | DATE | BALANCE |
|---|---|---|---|---|---|
| | | | | 10-11 | $1,103.50 |
| 100.00 | | | | 10-17 | 1,003.50 |
| 39.58 | | | | 10 19 | 963.92 |
| 66.00 | | | 400.00 | 10-22 | 1,297.92 |
| 138.58 | | | | 10-23 | 1,159.34 |
| 6.68 | 20.00 | 44.30 | | 10-24 | 1,088.36 |
| 100.00 | | | | 10-25 | 988.36 |
| 17.67 | | | | 10-26 | 970.69 |
| 110.00 | | | | 10-31 | 860.69 |
| | | | 847.66 | 11-01 | 1,708.35 |
| 1,000.00 | | | | 11-06 | 708.35 |
| 100.00 | | | | 11-07 | 608.35 |
| | | | 1,132.86 | 11-08 | 1,741.21 |

NAME________________________________ DATE______________________

## READING A BANK STATEMENT

Study the sample bank statement. Read each sentence in the exercise below. Write TRUE if the statement is correct and FALSE if it is not correct according to the information on the bank statement.

____1. Two deposits are shown on this statement.

____2. The smallest balance shown on the statement was on November 7.

____3. Fifteen cancelled checks were enclosed in this statement.

____4. The last entry was made on November 8.

____5. The first entry was made on October 1.

____6. The closing balance was $1,132.86.

____7. The total amount of deposits was $2,380.52.

____8. The balance on the previous statement was $1,742.81.

____9. Twelve checks were drawn on the account during this period.

___10. One check cleared each day of the month.

___11. Three checks cleared on October 24.

___12. The check written for $6.68 was the smallest.

___13. The check number is listed beside each check cleared.

___14. Two checks cleared on October 17.

___15. The total amount of checks paid was $1,742.81.

## ANSWERS TO READING A BANK STATEMENT:

1. False
2. True
3. False
4. True
5. False
6. False
7. True
8. False
9. True
10. False
11. True
12. True
13. False
14. False
15. True

## YOUR OWN IDEAS

Name ______________________________ Date ________________________

## FILLING OUT A CHECK REGISTER

Check registers and check stubs are for the purpose of keeping a record of the checks you have written. It is best to fill these out before you write the check. Below is one example of a check register provided by many banks. Fill out the register using the information below. The balance brought forward is $274.60.

Check #36 is written on March 5, 1980. It is payable to Alvin's Garage for car repair. The amount is $90.00.

Check #37 is written to Wheeler's Department Store for a pair of shoes costing $26.32. The date is March 7, 1980.

Check #38 is payable to Lee Ann's Photography Studio for $37.45. The date is March 12, 1980.

On March 13, 1980 a deposit of $189.00 is made to the account.

Check #39 is to Still's Supermarket for $62.71. The date is March 15, 1980.

Check #40 is payable to Field's Pharmacy for $9.22. Medicine was purchased on March 17, 1980.

Check #41 is payable to Good Neighbor Gas Company on March 18, 1980. The amount was $42.55.

| 19__ Check No. | Deposit or Check | | Balance Forward | 19__ | Deposit of Check | | Balance Forward |
|---|---|---|---|---|---|---|---|
| Date | To | | | Date | To | | |
| No. | For | Bal | | No. | For | Bal | |
| Date | To | | | Date | To | | |
| No. | For | Bal | | No. | For | Bal | |
| Date | To | | | Date | To | | |
| No. | For | Bal | | No. | For | Bal | |
| Date | To | | | Date | To | | |
| No. | For | Bal | | No. | For | Bal | |
| Date | To | | | Date | To | | |
| No. | For | Bal | | No. | For | Bal | |

## BANKING PUZZLE

### ACROSS

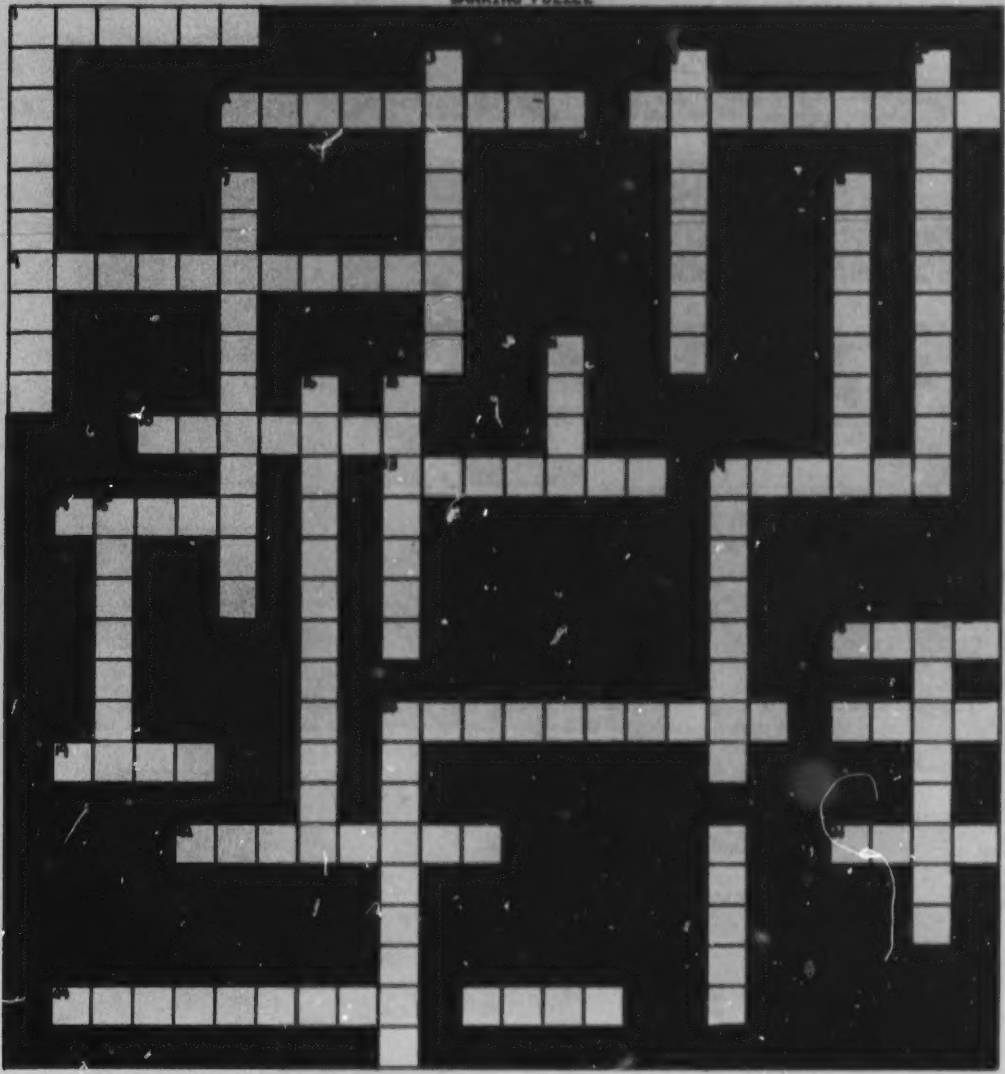
1. Confirmation (usually by a parent) that a loan will be paid.
2. Check written for more money than you have in your account.
6. A person who puts money into a bank account.
9. Signature written on the reverse side of the check.
10. Money you have left in your account after subtracting checks.
13. All charges you are asked to pay to get credit.
14. Person to whom check is payable.
18. Initials for Federal Deposits Insurance Corporation.
19. A place to keep a record of checks written.
20. A paper you sign promising to repay the total sum you owe on specified terms.
21. A charge upon real property to satisfy or pay a debt.
22. A lien against property held by the lender until full payment is made.
23. A card kept by the bank with the written signature of the individual or individuals who may use this account.

### DOWN

1. Anything you have of value against which you may borrow money.
3. Person to whom money is owed.
4. Process of making the checkbook balance and the bank statement agree.
5. Obtaining possession and title to property when the borrower fails to pay.
7. One of a series of payments to pay off a debt.
8. Record kept of checks written and deposits made.
11. Lending money for a borrower's temporary use.
12. Failure to pay a debt when due or to meet other terms of the contract.
15. Record kept of one's transactions.
16. Not enough.
17. A check drawn by a bank on its own funds.
24. Money paid for use of money.

NAME ______________________________ DATE ______________________

## BANKING PUZZLE



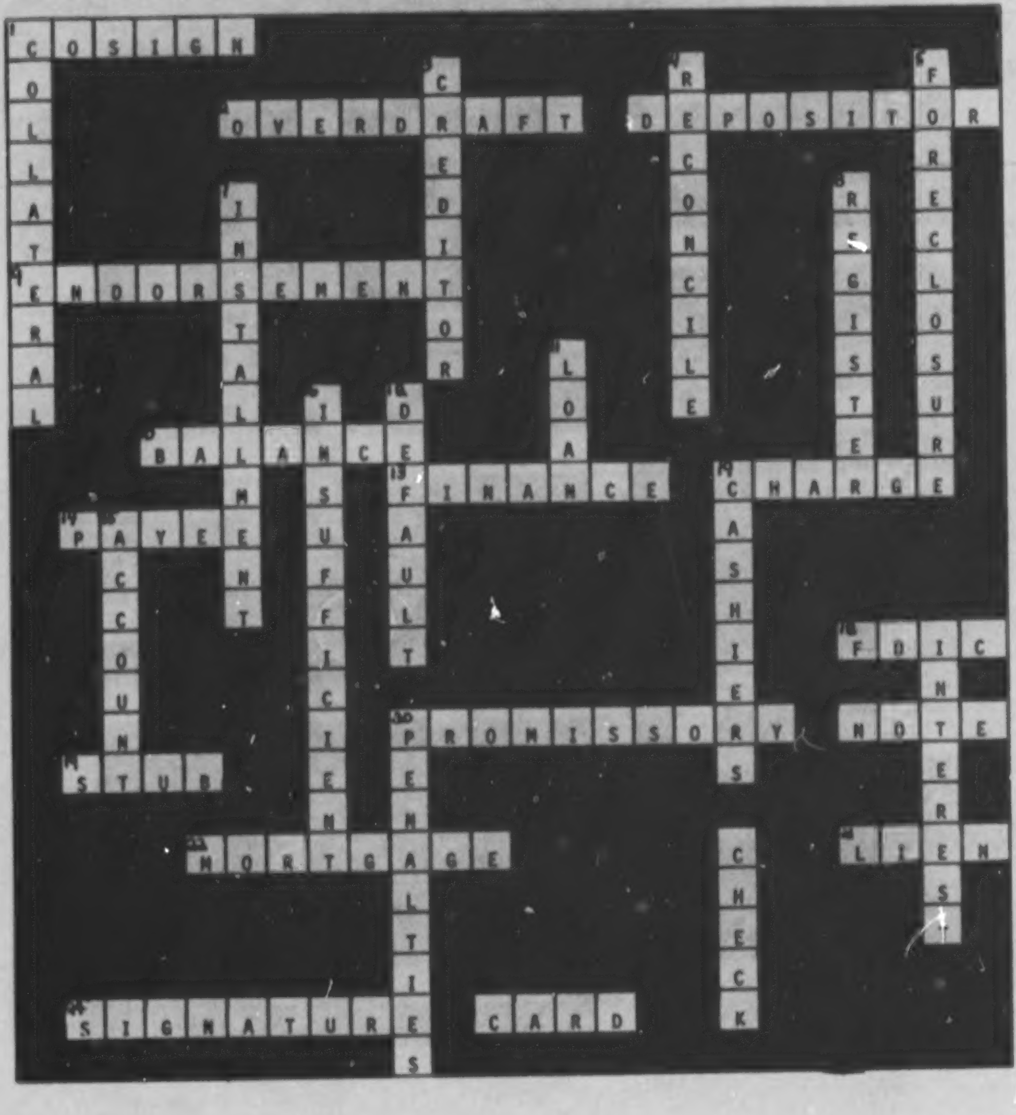
signature card
finance charge
promissory note
cashier's check
register
installment

mortgage
collateral
FDIC
insufficient
depositor
cosign

lien
interest
payee
account
endorsement
reconcile

stub
creditor
balance
loan
overdraft
foreclosure

### ANSWER KEY TO BANKING PUZZLE


COSIGN
COLLATERAL
OVERDRAFT
CREDITOR
DEPOSITOR
RECONCILE
FORECLOSURE
ENDORSEMENT
INSTALLMENT
REGISTER
LOAN
BALANCE
INSUFFICIENT
DEFAULT
FINANCE
CHARGE
CASHIERS
PAYEE
ACCOUNT
FDIC
PROMISSORY
NOTE
INTEREST
STUB
LIEN
MORTGAGE
PENALTIES
CHECK
SIGNATURE
CARD

## TEACHER TIPS

The activities on comparative buying can be changed to include any type product your students are especially interested in. We have emphasized food and costs of having children.

YOUR OWN IDEAS

Name ______________________________ Date ______________

## COMPARATIVE BUYING REPORT

In order for an individual to maintain a healthy body, he/she must have the proper number of servings from each of the four basic food groups each day (bread and cereal group--4 servings, vegetable and fruit group --4 servings, meat group--2 servings, and milk group--4 servings for teens and 2 servings for adults). As a consumer, you also need to shop and find your best buys on foods from these food groups. Compare prices at three different stores on each of the following categories. This may be done in person or from grocery ads in the newspaper. Be sure the same product is chosen from each store in order to make a fair evaluation.

| | Product | Name of Store | Price |
|---|---|---|---|
| Dairy Products<br>1. Milk (such as skim milk) | | 1.<br>2.<br>3. | |
| 2. One Other Dairy Product (such as cottage cheese or sliced cheese) | | 1.<br>2.<br>3. | |
| 3. Fresh Meat Product (such as a whole chicken, how much per pound) | | 1.<br>2.<br>3. | |
| 4. Canned Meat Product (such as a 6½ oz. can of tuna) | | 1.<br>2.<br>3. | |
| 5. Bread or Cereal Product | | 1.<br>2.<br>3. | |
| 6. Fresh Fruit or Vegetable (how much per pound) | | 1.<br>2.<br>3. | |
| 7. Canned Fruit or Vegetable (such as a 17 oz. can of corn | | 1.<br>2.<br>3. | |

Name________________________________ Date__________________________

## COMPARATIVE BUYING REPORT

Carol and George Kraus are planning to start their family in the next year. They need to find out approximately what the added cost would be so they can readjust their budget. Help them find the following costs.

1. A normal delivery by a general practitioner ________________
2. A normal delivery by an obstetrician ________________
3. A Caesarean section by a general practitioner ________________
4. A Caesarean section by an obstetrician ________________
5. Cost per day for a hospital room ________________
6. Cost per day for a nursery ________________
7. Cost of milk for one day for an infant ________________
8. Cost of clothing for an infant (such as night gowns, diapers, etc.) ________________

Carol and George would like to furnish a nursery and buy some equipment for a new baby. Using a mail order catalog, find the cost of the following items:

1. Crib and mattress ________________
2. Chest of drawers ________________
3. Two blankets and two crib sheets ________________
4. Curtains for two windows ________________
5. Carpet for nursery 9' X 12' ________________
6. Rocking chair ________________
7. Bathinette ________________
8. Infant seat ________________
9. Stroller ________________
10. Training chair ________________
11. Car seat ________________
12. High chair ________________

Name ______________________ Date ______________________

## COMPARATIVE BUYING REPORT

In order to be a wise consumer, one needs to shop at different stores to see where the most is available for the least amount of money. Choose a product and compare prices from three different stores.

| | |
|---|---|
| 1. Type of Product<br>Clothing (kind), household article, appliance (small or large), car equipment, music equipment, cosmetics, hunting equipment, sports equipment, etc. | |
| 2. Brand Name of Product | |
| 3. Qualities Looked For<br>Serviceability, needed care, wearability, durability, guarantee, etc. | |
| 4. Description of Product | |

| 5. Type of Store | Name of Store | Size, Weight, Volume, or Serial Number of Article | Price |
|---|---|---|---|
| Discount | | | |
| Specialty | | | |
| Other | | | |

What do you consider your best buy?

Why?

Name ______________________________ Date ______________________________

# CREDIT APPLICATION

When you go to the bank to borrow money, the first thing they will ask you to do is to fill out a credit application. Use the information in the case study below to practice filling out a credit application form. A sample application form is on the following page. Any information that is not given should be considered not applicable to James' situation and left blank. Use December 7, 1980, as the date of the application.

## CASE STUDY

James Hudson, Jr., was born December 12, 1961. He is presently living at 3258 S. Baster, Apt. C, Weatherford, Oklahoma, 72341. His phone number is 829-5216. He has lived at this address for one year. Before he moved, he lived with his parents, Mr. and Mrs. James Hudson, at 2541 Lynn Lane, Ponca City, Oklahoma, 72701. He lived there for six years before he moved to Weatherford to begin working for the Farmer Construction Company, 120 Main Street, Weatherford, Oklahoma. He is a carpenter's helper and his foreman is Greg Banks. James is paid $6.00 hourly and usually works 40 hours each week. Before he took this job, he worked two years with his brother-in-law, Larry Case, remodeling houses on weekends and during summer vacation.

James wants to buy a 1977 Ford pickup. The selling price is $2,000.00. He has saved $500.00 to use as a down payment. He wants to borrow the remaining ____________. He has a checking account (#621438) at the First Street Bank and a savings account (#1386902) with a current balance of $550.00. He plans to use Tim Fair, manager of Valley Apartments, 325 S. Baxter in Weatherford, as a credit reference. He will also use the D & D Cycle Shop in Ponca City as a credit reference. He purchased a $1,200.00 cycle from them two years ago. They financed it and he made his final payment last month.

His social security number is 444-00-3496. His driver's license is the same number as the social security. He is presently sharing an apartment with a friend. The rent is $250.00 per month, which they split. The utility bills, including phone, are around $150.00 per month. He and his roommate also share these. With the purchase of the new truck his insurance will be $209.00 every six months.

P.C. 101 – 3 (3/77) SOUTHWESTERN

# CREDIT APPLICATION
## (CLOSED END, UNSECURED/SECURED CREDIT)

Check Appropriate Box:

**IMPORTANT: Read these Directions before completing this Application**

☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.

☐ If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E.

☐ If you are applying for individual credit, but are relying on income from alimony, child support, or seperate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested $________ Payment Date Desired ________ Proceeds of Credit To be Used For ________

## SECTION A – INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): ________ Birthdate: __/__/__
Present Street Address: ________ Years there: ________
City: ________ State: ________ Zip: ________ Telephone: ________
Social Security No.: ________ Driver's License No.: ________
Previous Street Address: ________ Years there: ________
City: ________ State: ________ Zip: ________
Present Employer: ________ Years there: ________ Telephone: ________
Position or title: ________ Name of supervisor: ________
Employer's Address: ________
Previous Employer: ________ Years there: ________
Previous Employer's Address: ________
Present net salary or commission: $________ per ________ No. Dependents: ________ Ages: ________

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $________ per ________ Source(s) of other income: ________

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us? ________ When? ________ Office: ________
Checking Account No.: ________ Institution and Branch: ________
Savings Account No.: ________ Institution and Branch: ________
Name of nearest relative not living with you: ________ Telephone: ________
Relationship: ________ Address: ________

## SECTION B – INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): ________ Birthdate: __/__/__
Relationship to Applicant (if any): ________
Present Street Address: ________ Years there: ________
City: ________ State: ________ Zip: ________ Telephone: ________
Social Security No.: ________ Driver's License No.: ________
Present Employer: ________ Years there: ________ Telephone: ________
Position or title: ________ Name of supervisor: ________
Employer's Address: ________
Previous Employer: ________ Years there: ________
Previous Employer's Address: ________
Present net salary or commission: $________ per ________ No. Dependents: ________ Ages: ________

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $________ per ________ Source(s) of other income: ________

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Checking Account No.: ________ Institution and Branch: ________
Savings Account No.: ________ Institution and Branch: ________
Name of nearest relative not living with Joint Applicant or Other Party: ________ Telephone: ________
Relationship: ________ Address: ________

**SECTION C – MARITAL STATUS (Do not complete if this is an application for individual unsecured credit.)**

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced and widowed)
Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced and widowed)

**SECTION D – ASSET AND DEBT INFORMATION**

(If section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

*ASSETS OWNED* (Use separate sheet if necessary.)

| Description of Assets | Value | Subject to Debt? Yes/No | Name(s) of Owner(s) |
|---|---|---|---|
| Cash | $ | | |
| Automobiles (Make, Model, Year) | | | |
| Cash Value of Life Insurance (Issuer, Face Value) | | | |
| Real Estate (Location, Date Acquired) | | | |
| Marketable Securities (Issuer, Type, No. of Shares) | | | |
| Other (List) | | | |
| *TOTAL ASSETS* | $ | | |

*OUTSTANDING DEBTS* (Include charge accounts, instalment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

| Creditor (Landlord or Mortgage Holder) | Type of Debt or Acct. No. ☐ Rent Pymt. ☐ Mtg. | Name in Which Acct. Carried | Original Debt (Omit rent) | Balance (Omit Rent) | Monthly Payments | Past Due? Yes/No |
|---|---|---|---|---|---|---|
| 1. | | | $ | $ | $ | |
| 2. | | | | | | |
| 3. | | | | | | |
| *TOTAL DEBTS* | | | $ | $ | $ | |

*(Credit References)* Date Paid

1.

2.

| | | | | |
|---|---|---|---|---|
| Are you a co-maker, endorser, or guarantor on any loan or contract? | Yes ☐ | No ☐ | If "yes" for whom? | To whom? |
| Are there any unsatisfied judgments against you? | Yes ☐<br>No ☐ | Amount $ | If "yes" to whom owed? | |
| Have you been declared bankrupt in the last 14 years? | Yes ☐<br>No ☐ | If "yes" where? | | Year |

Other Obligations – (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

**SECTION E – SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security:**

and list names and addresses of all co-owners of the property:

| Name | Address |
|---|---|
| | |

If the security is real estate, give the full name of your spouse (if any):

**Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.**

| Applicant's Signature | Date | Other Signature (Where Applicable) | Date |
|---|---|---|---|

# SEARS, ROEBUCK AND CO. SEARSCHARGE SECURITY AGREEMENT RETAIL INSTALLMENT SECURITY AGREEMENT

On all charges to my SearsCharge account, I agree to the following:

1. **OPTION TO PAY IN FULL EACH MONTH TO AVOID FINANCE CHARGES.** I have the right each month to pay the total balance on my account. If I do so within 30 days (28 days for February statements) of my billing date, no **Finance Charge** will be added to the account for that month. The billing date will be shown on a statement sent to me each month. The total balance on my billing date will be called the New Balance on my monthly statement.
2. **OPTION TO PAY INSTALLMENTS PLUS A FINANCE CHARGE.** If I do not pay the total balance in full each month, I agree to make at least a minimum payment within 30 days (28 days for February statements) of the billing date shown on my monthly statement. The minimum payment required each month is shown in the Schedule of Minimum Monthly Payments below.
3. **SCHEDULE OF MINIMUM MONTHLY PAYMENTS.** The required minimum monthly payment is based on the highest New Balance on the Account.

| When the "Highest New Balance" Reaches: | The Minimum Monthly Payment will be: |
|---|---|
| $ .01 to $ 10.00 | Balance |
| 10.01 to 160.00 | $10.00 |
| 160.01 to 180.00 | 11.00 |
| 180.01 to 200.00 | 12.00 |
| 200.01 to 220.00 | 13.00 |
| 220.01 to 240.00 | 14.00 |
| 240.01 to 260.00 | 15.00 |
| 260.01 to 290.00 | 16.00 |
| 290.01 to 340.00 | 17.00 |
| 340.01 to 380.00 | 18.00 |
| 380.01 to 410.00 | 19.00 |
| 410.01 to 440.00 | 20.00 |
| 440.01 to 470.00 | 21.00 |
| 470.01 to 500.00 | 22.00 |

Over $500.00-1/23rd of Highest Account Balance rounded to next higher whole dollar amount.

You may always pay more than the required minimum monthly payment. The minimum payment will change only if charges to the account increase the balance to a new high. The minimum payment will not decrease until the new balance is paid in full.

4. **FINANCE CHARGE.** If I do not pay the entire New Balance within 30 days (28 days for February statements) of the monthly billing date, a **Finance Charge** will be added to the account for the current monthly billing period. The **FINANCE CHARGE** will be either a minimum of 50¢ if the Average Daily Balance is $33.00 or less, or a periodic rate of 1.5% per month **(ANNUAL PERCENTAGE RATE** of 18%) of the Average Daily Balance.
5. **HOW TO DETERMINE THE AVERAGE DAILY BALANCE.** Sears will determine each day's outstanding balance in the monthly billing period and divide the total of these daily balances by the number of days in the monthly billing period. The result is the Average Daily Balance. Sears will include the current month's charges, but will not include unpaid Finance or Insurance Charge(s), if any, when determining a daily balance. All payments and other credits will be subtracted from the previous day's balance.
6. **FAILURE TO MAKE MINIMUM PAYMENT.** If I do not make at least the minimum required monthly payment when due, Sears may declare my entire balance immediately due and payable.
7. **SECURITY INTEREST IN GOODS.** Sears has a security interest under the Uniform Commercial Code in all merchandise charged to the account. If I do not make payments as agreed, the security interest allows Sears to repossess only the merchandise which has not been paid in full. I am responsible for any loss or damage to the merchandise until the price is fully paid. Any payments I make will first be used to pay unpaid Insurance or Finance Charge(s), if any, and then to pay for the earliest charges on the account. If more than one item is charged on the same date, my payment will apply first to the lowest priced item.
8. **CHANGE OF TERMS — CANCELLATION.** Sears has the right to change any term or part of this agreement by sending me a written notice. Sears also has the right to cancel this agreement as it relates to future purchases. I agree to return all credit cards to Sears upon notice of such cancellation.
9. **STATE OF RESIDENCE CONTROLS TERMS.** All terms of this agreement are controlled by the laws of my state of residence.
10. **CHANGE OF RESIDENCE.** If I change my residence I will inform Sears. Sears has the right to transfer the account to a unit servicing my new residence. If I move to another state, the account, including any unpaid balance, will be controlled by the credit terms which apply to Sears credit customers in my new state of residence. Sears will provide me with a written disclosure of any new terms, including the amount and method of calculating the **Finance Charge.**
11. **AUTHORIZED BUYERS.** This agreement controls all charges made on the account by me or any person I authorize to use the account.
12. **CREDIT INVESTIGATION AND DISCLOSURE.** Sears has the right to investigate my credit, employment and income records, and has the right to verify my credit references and to report the way I pay this account to credit bureaus and other interested parties.
13. **WAIVER OF LIEN ON RESIDENCE.** Sears gives up any right to retain or acquire any lien which Sears might be automatically entitled to by law on real estate which I use as my principal residence. This does not apply to a lien created by a court judgment or acquired by a filing as provided by statute.
14. **ACCOUNT SUBJECT TO APPROVAL OF SEARS CREDIT SALES DEPARTMENT.** This agreement and all charges on the account are subject to the approval of Sears Credit Sales Department. The agreement will be considered approved when Sears delivers a Sears credit card or other notice of approval to me.
15. **ASSIGNMENT OF ACCOUNT — PROTECTION OF BUYER'S RIGHTS.** I understand this account may be sold or assigned by Sears to another creditor without further notice to me. If so, the notice below, which is required by Federal law, is intended to protect any claim or right I have against Sears.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF THE GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

16. **ERRORS OR INQUIRIES ON MONTHLY STATEMENTS.**
    **NOTICE: SEE ACCOMPANYING STATEMENT FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.**

**NOTICE TO BUYER: DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS CREDIT AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. YOU HAVE THE RIGHT TO PAY THE ENTIRE BALANCE AT ANY TIME. RECEIPT OF A COPY OF THIS AGREEMENT IS ACKNOWLEDGED.**

**SEARS, ROEBUCK AND CO.** (By) ________ ____________________

(Customer's Signature) ____________________ (Date)

(Address) ____________________

10897-010-CO-OK-WY Rev. 10/1/80

NAME ______________________________ DATE ______________________

## READING A CREDIT AGREEMENT

Study the SEARS CHARGE SECURITY AGREEMENT. It is typical of most charge agreements. Answer the questions below.

1. If you owe a balance of $133.47, how much will the minimum monthly payment be? ________.

2. Can you pay more than the minimum monthly payment? ________.

3. If you owe a balance of $16.22 one month, how much would the finance charge be? ________.

4. How much would the monthly finance charge be on a $220.00 balance? ________.

5. What happens if you cannot make even the minimum payment? ________ ____________________________________________________________

6. How many days do you have to pay your bill before a finance charge is added?______________

7. Will your record of payments to Sears be available to other stores and credit bureaus? ________.

8. If you fail to pay your bill, can Sears put a lien on your home? ________.

9. What can Sears do if you fail to pay? __________________________ ____________________________________________________________

10. One part of the credit agreement sounds very complicated. It basically tells you this: If the store were to sell your credit agreement to another company, you would not give up any of your rights. You could still complain to the store about faulty merchandise. For instance, you could stop making payments on a defective item while you dispute the problem. Which numbered part of the agreement tells you this? ________.

TEACHER TIPS

Answers to:

READING A CREDIT AGREEMENT

1. $10.00
2. Yes
3. .50 minimum
4. $3.30
5. Sears has the right to declare the entire balance immediately due and payable.
6. 30 days (28 Feb.)
7. Yes
8. No
9. They may reposses merchandise you have purchased from them.
10. #15

YOUR OWN IDEAS

Name ______________________________ Date ______________________________

## CREDIT CROSSWORD

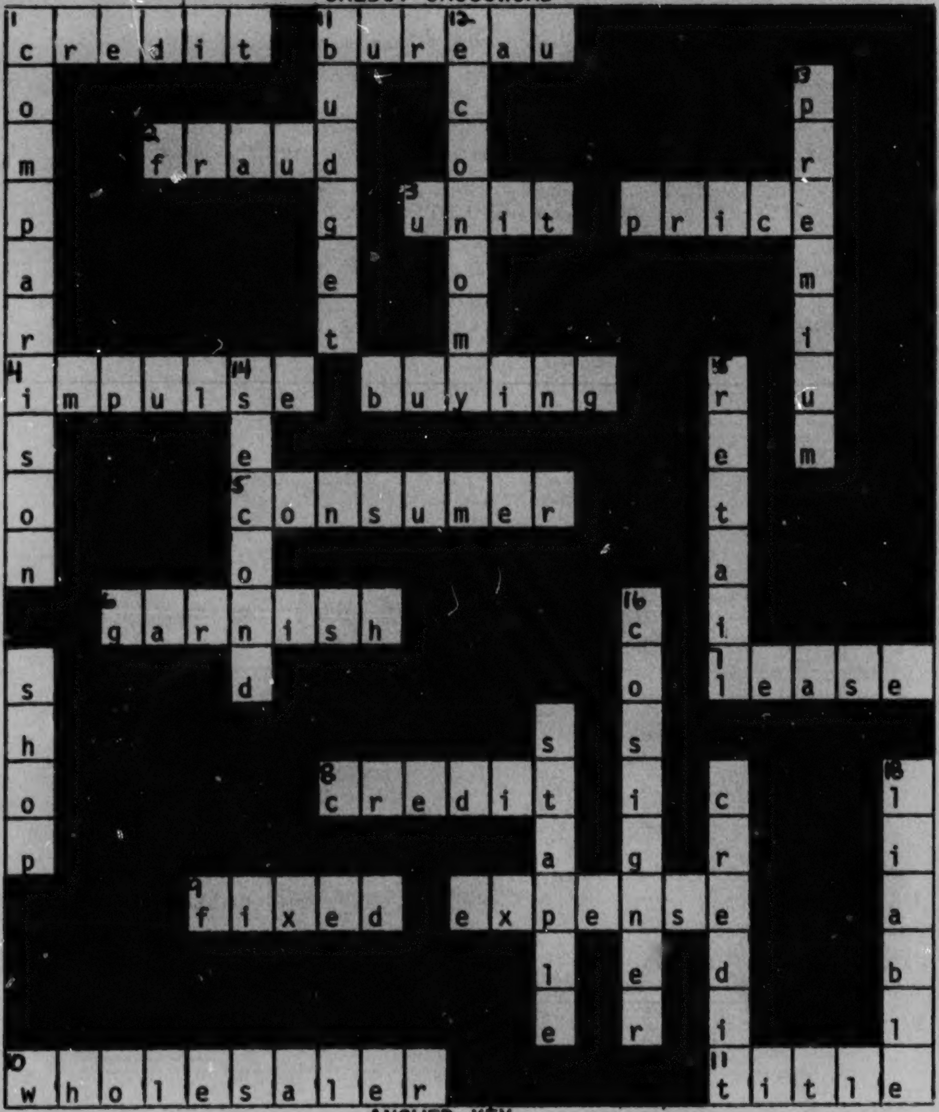
### ACROSS

1. An agency that maintains credit histories on people who use credit is called a __________ ____________.
2. A deliberate plan to cheat someone of his or her money or goods is ______________.
3. The cost of an item broken down to its smallest unit of measure for the purpose of comparison shopping is ______ ____ __________.
4. A quick and usually emotional decision by a consumer to buy something is ___________ ___________.
5. An individual or a business that buys goods or services for use is called a _________.
6. The legal act of a creditor to take money due directly from the overdue borrower's paycheck is to ____________.
7. A contract that transfers possession and use of property from an owner to a renter in return for rent payments is a __________.
8. A way of buying goods or services now by promising to pay in the future is ______________.
9. A cost that remains almost the same each budget period, such as rent and insurance premiums is called _______________.
10. A company that sells products in large quantities to stores that in turn sell to consumers is a _______________.
11. Legal proof or right, usually a contract, to the ownership and possession of real estate is called a ______________.

### DOWN

1. To check retailers by phone, in person, or through their advertisements to compare prices, selection, quality, and customer services before deciding to buy is to ___________ ___________.
11. A plan for spending and saving future income is a ___________.
12. The way a nation manages the means of production, distribution, and consumption of its resources is called the __________.
13. Charges for an insurance contract or policy is a __________.
14. A product with a serious flaw that must be sold for a lower price is a ____________.
15. Credit given by a retail store to its customers, often in the form of a charge card, is ____________ _____________.
16. A person who signs a loan contract with the borrower, agreeing to repay the loan if the borrower cannot or will not do so, is a __________________.
17. Any basic item and food regularly used in most homes is a _____.
18. If a person is _____________, they are legally responsible, as when an insured is at fault for damages or loss.

## CREDIT CROSSWORD



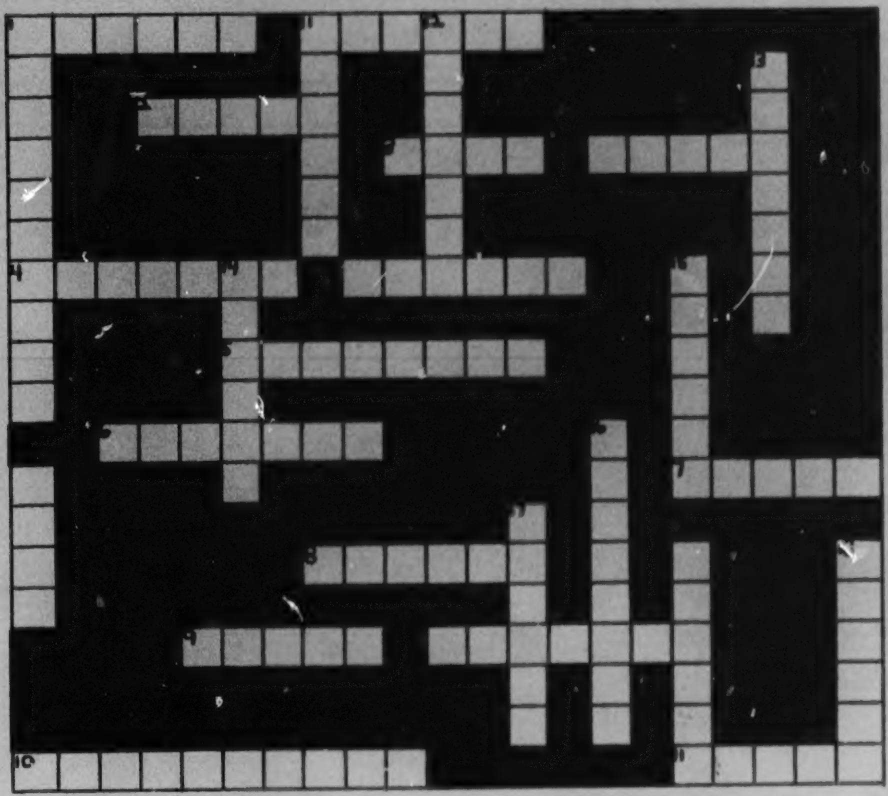
## ANSWER KEY

Across
1. credit bureau
2. fraud
3. unit price
4. impulse buying
5. consumer
6. garnish
7. lease
8. credit
9. fixed expense
10. wholesaler
11. title

Down
1. comparison shop
11. budget
12. economy
13. premium
14. second
15. retail credit
16. cosigner
17. staple
18. liable

NAME ______________________ DATE ______________________

## CREDIT CROSSWORD



WORD LIST

Second
Unit Price
Installment Credit
Beneficiary
Generic Name
Economy
Title
Lease
Comparison Shop
Fraud
Valid Contract
Real Estate

Budget
Premium
Wholesaler
Garnish
Fixed Expense
Cosigner
Warranty
Breach of Contract
Credit Bureau
Staple
Credit Rating

Flexible Expense
Consumer
Tenant
Reimburse
Contract
Reposses
Lessee
Credit
Retail Credit
Liable
Impulse Buying

# Responsibilities of Car Ownership

# RESPONSIBILITIES OF CAR OWNERSHIP

This section on car ownership has an activity on buying a used car, a sample accident report form and a worksheet on the form. You may want to devote some class time to car insurance. If possible, have an insurance agent talk to the students about rates and legal requirements.

Some teachers take students to a used car lot and make hypothetical "buys". This, of course, needs to be prearranged with your administration and a cooperative dealer. You might have a car dealer come to your classroom and give practical tips on car buying.

Since many of the students will already own cars, their experiences should be enlightening to the others.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS: | 129,131,132,<br>133 |
| TEACHER TIPS: | 130,134 |

Name ______________________________ Date ______________________________

## USED CAR CHECKLIST

| | Yes | No |
|---|---|---|
| Exterior | | |
| 1. Is the paint color on the inside of the door jamb different than the paint on the rest of the car? | ____ | ____ |
| 2. Is the paint different colors on the outside of the car? | ____ | ____ |
| 3. Is there extensive chipping paint and rust? | ____ | ____ |
| 4. Does the exterior appear to be repainted or repaired? | ____ | ____ |
| Interior | | |
| 1. Are the seats badly worn? | ____ | ____ |
| 2. Is it hard to roll the windows up and down? | ____ | ____ |
| 3. Is the door, hood, or trunk hard to close tight? | ____ | ____ |
| 4. If the floor mats are new, is there a hole in the floor, or is the floor badly worn? | ____ | ____ |
| 5. Are the floor mats very worn? | ____ | ____ |
| 6. Is the brake or clutch pedal worn? | ____ | ____ |
| Under the Hood | | |
| 1. Are there wet spots on the radiator? | ____ | ____ |
| 2. Does the water in the radiator look rusty or dirty? | ____ | ____ |
| 3. Is the radiator hose cracked or flaking? | ____ | ____ |
| 4. Are the air filters dirty? | ____ | ____ |
| 5. Is the electrical wiring frayed or cracked? | ____ | ____ |
| 6. Is the oil on the dipstick gummy or dirty? | ____ | ____ |
| Under the Car | | |
| 1. Does the front wheel make a clunking noise when you shake it? | ____ | ____ |
| 2. Are the muffler and exhaust pipe worn? Are there any holes? | ____ | ____ |
| 3. Shock absorbers: Does the car bounce after you rock it? | ____ | ____ |
| Behind the Wheel | | |
| 1. Is there too much play in the steering wheel? | ____ | ____ |
| 2. Does the brake pedal sink to the floor when you push it down? | ____ | ____ |
| 3. Are there any gauges on the instrument panel that do not work? Which ones?________________ | ____ | ____ |
| Road Test | | |
| 1. Does the car shift roughly? | ____ | ____ |
| 2. Is there a lot of smoke when you accelerate? | ____ | ____ |
| 3. Do you shake or swerve when you brake? | ____ | ____ |
| 4. Does the car shake when you accelerate? | ____ | ____ |
| 5. Does the car overheat and make noises? | ____ | ____ |
| 6. Do you lose steering control on bumpy roads? | ____ | ____ |
| 7. Are there grinding noises when you brake? | ____ | ____ |
| 8. Do the brakes grab? Do the wheels wobble? | ____ | ____ |

## TEACHER TIPS

The inclusion of the ACCIDENT REPORT is to make students aware of their responsibilities when in an accident. Students need to know where to get this form (their insurance agent or the local police department). This is also a good time to discuss that Oklahoma does have a law that you must carry liability insurance if you own a vehicle.

## YOUR OWN IDEAS

NAME ________________________________ DATE ____________________

## FILING AN ACCIDENT REPORT

Fill in the Accident Report form with the following information:

The collision occurred inside the city limits of Oklahoma County at the intersection of 27th Street and Depot Road. The accident took place on Friday, July 16, 1981, at 5:30 p.m.

Fill in the part that says YOUR VEHICLE as though you were the driver of the car. Use a description of your own car, a parent's car, or a friend's car. Make up any information you don't know. The estimated damage on your vehicle is $475.

Use the following information for OTHER VEHICLE. The driver's name was James Clarke. He is the owner and driver of a 1979 Chevy Luv truck. The license plate is Oklahoma, 1981, #XY3490. Mr. Clarke lives at 345 Eiderdown Lane, Choctaw, OK. 71032. His driver's license if OK #442-05-0783. His birthdate is July 10, 1958. His operator's license expires in July of 1982. The estimated damage to his truck is $652.

No one was hurt in the accident. It was investigated by the local police.

Your insurance agency is Interstate, Box 1980, Kansas City, Missouri 63142. Your agent's name is J.J. Harris, whose office is located at 2352 S. Plaza, Oklahoma City, OK., 71032. Your policy coverage is for the period of June 1, 1981 through December 31, 1981. The policy number is FY 318 740 2.

ACCIDENT
REPORT
NAME
ADDRESS

STATE OF OKLAHOMA
DEPARTMENT OF PUBLIC SAFETY

OPERATORS COLLISION & FINANCIAL RESPONSIBILITY REPORT

MAILING INSTRUCTIONS ON BACK SIDE

Do Not Write In This Space

**IMPORTANT: REPORT IS DUE WITHIN 10 DAYS**

Private Property Collisions MUST Be Reported.

YOU MUST SUBMIT THIS REPORT WITHIN 10 DAYS, IN CONFORMANCE WITH: — TYPE OR PRINT —
TITLE 47-SEC. 10-108, O.S. 1961, AS AMENDED.

Every driver of a vehicle which is in any manner involved in a collision resulting in personal injury to or death of any person or in which it is apparent that damage to one vehicle or other property is in excess of Three Hundred Dollars ($300.00) shall, within ten days after such collision, forward a written report of such collision to the Department on this form.

*This Report Is Confidential And Cannot Be Used As Evidence In Any Trial*

PLACE WHERE COLLISION OCCURRED: County ____ City or Town ____

If collision was outside city limits, indicate distance from nearest town. Use two distances and two directions if necessary.
____ Miles ____ North—South
____ Miles ____ East—West
Of Limits Of ____ City or Town

ROAD ON WHICH COLLISION OCCURRED: ____ (Give Name of Street or Highway Number U.S. or State. If No Highway Number, Identify by Name.)

Check and Complete One:
☐ AT ITS INTERSECTION WITH: ____ Name of Intersecting Street or Highway Number
OR
☐ NOT AT INTERSECTION: ____ Distance From Nearest Intersecting Street or Highway

DATE OF COLLISION: ____, 19 ____ DAY OF WEEK: ____ Hour ____ A.M. ____ P.M.

**YOUR VEHICLE** 1.

Driver's Name: ____ (As Shown on Driver License) (Last Name First)
Driver's Address: ____ Street or RFD City State Zip Code
Driver's License ____ Year Expires State Number
☐ Operator ☐ Chauffeur ☐ Other
Sex ____ DRIVER Date of Birth ____ Mo. Day Yr. | Sex ____ OWNER Date of Birth ____ Mo. Day Yr.
Owner's Name: ____ Last (Print or Type) First Middle Driver License No.
Owner's Address: ____ Street or RFD City State Zip Code
VEHICLE: ____ Year Make Type (Sedan, Truck, Etc.)
Vehicle License Plate: ____ Year State Number
Estimated Damage: $ ____
NOTE: ATTACH GARAGE ESTIMATE FOR YOUR VEHICLE

**OTHER VEHICLE** 2.

Driver's Name: ____ (As Shown on Driver License) (Last Name First)
Driver's Address: ____ Street or RFD City State Zip Code
Driver's License ____ Year Expires State Number
☐ Operator ☐ Chauffeur ☐ Other
Sex ____ DRIVER Date of Birth ____ Mo. Day Yr. | Sex ____ OWNER Date of Birth ____ Mo. Day Yr.
Owner's Name: ____ Last (Print or Type) First Middle Driver License No.
Owner's Address: ____ Street or RFD City State Zip Code
VEHICLE: ____ Year Make Type (Sedan, Truck, Etc.)
Vehicle License Plate: ____ Year State Number
Estimated Damage $ ____

IMPORTANT: Under the Financial Responsibility Law Security Requirements Cannot Be Made Unless You Have Submitted A Garage Estimate Of Damage To Your Vehicle And Doctor's Statement Showing Nature And Extent Of Injuries.

CHECK OR FILL IN APPROPRIATE SPACES

| KILLED OR INJURED | NAMES | ADDRESSES | Age | Sex | Driver | Passenger | Veh. No. | Ped. | Injured | Killed |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | |
| | | | | | | | | | | |

*I certify under penalty of law that the statements are true to the best of my knowledge and belief.*

COLLISION INVESTIGATED BY: ☐ Highway Patrol ☐ Other Officer ☐ Not Investigated

Report Form Issued At Scene By: ____ Name Badge

SIGNATURE: ____ Signature of Person Making Report is Required Address Date of Report

**LIABILITY INSURANCE INFORMATION**

**IMPORTANT** → If you fail to give full information below, we will assume that you did not have automobile liability insurance and a Suspension Notice will be mailed to you!

NAME OF INSURANCE COMPANY: (NOT AGENCY) ____ ADDRESS: ____ Street City State
POLICY NUMBER: ____ POLICY PERIOD: From ____ To ____ (Must cover date of collision)
NAME OF AGENT: ____ ADDRESS: ____ Street City State

FILL IN BUT DO NOT DETACH

DATE OF COLLISION: ____ Month Day Year PLACE OF COLLISION: ____ County City or Distance From Nearest City Street or Highway
VEHICLE: ____ Year Make Type (Sedan, Truck, Etc.) ____ Vehicle Identification Number
DRIVER: ____ ADDRESS: ____ Street or RFD City State
OWNER: ____ ADDRESS: ____ Street or RFD City State
NAME OF INSURANCE COMPANY: (NOT AGENCY) ____ ADDRESS: ____ Street or RFD City State
POLICY NUMBER: ____ POLICY PERIOD: From: ____ To: ____ (Must cover date of collision)
NAME OF AGENT: ____

DPS87-2 Rev. 6-20-80

—MAILING INSTRUCTIONS ON BACKSIDE—

NAME______________________________________ DATE _______________________

## IF YOU ARE IN AN ACCIDENT. . .

Do you know what to do if you are involved in an accident? Below is a summary of things that need to be done after an accident. Using the words below, fill in the blanks to make the summary complete.

tag
time
accident
model
name
information
insurance
address
sheriff's
witness
fault
agent
police
coverage
24 hours
damage
accuse
conditions
hurt
required

Never leave the scene of an __________. See if anyone is ________ ___________. If there is an injury, give first aid as necessary and call for help. Call the ______. You should get the ___________ and _____________ of the other driver. You should also look at the license plate and copy the tag number. Write down the year, make and _________ of the other car. Write down the ________ of the accident and the road and weather ___________. Also find out the name of their _____________ company. It is a good idea to get names and addresses of any _________ __________. If they won't give you this information, at least write down their ________ number. Don't admit that you were at ________ and don't __________ the other driver. Do not say how much insurance _____ __________ you have.

Report the accident to your insurance company within __________. In Oklahoma, you have 10 days to file an accident report. This report is _________ if property _________ amounts to $100.00 or more. These forms can be obtained from your local police station, a ______________ office, the Highway Patrol, or sometimes your insurance _________ will send you one. An accident report asks for much of the same ___________ you should have gathered at the scene of the accident.

Answers to:

IF YOU ARE IN AN ACCIDENT . . .

accident
hurt
police
name
address
model
time
conditions
insurance
witnesses
tag
fault
accuse
coverage
24 hours
required
damage
sheriff's
agent
information

YOUR OWN IDEAS

# Starting On Your Own

# STARTING ON YOUR OWN

Some of your students will be "starting on their own" shortly after they leave your classes. We have attempted to develop activities that will make them aware of some of the responsibilities, expenses and self-protection factors involved.

The lease worksheets are to point out the responsibilities involved when renting property. They should also help alert students to clauses unfavorable to them.

The change of address form is for practice and also to make sure students realize the magazine forwarding policy.

Starting utility service is expensive and the worksheets on utilities are designed to help the students understand the approximate amount of money involved when establishing a home.

The health insurance speaker form can be revised if you choose to have another type insurance agent speak to your students. The developers feel health insurance is a very necessary expense and we encourage you to cover that portion as thoroughly as possible.

| | Page Numbers |
|---|---|
| STUDENT HANDOUTS: | 137,139,140, 141,143,145, 147,148,149, 151,152,153, 155,157,159, 161,162 |
| TEACHER TIPS: | 138,144,146, 150,154,156, 158,160 |

Name ____________________________________ Date _______________________

## WHAT IS A LEASE?

A lease is a contract between you (the tenant) and your landlord. You can simply talk to the landlord and agree on a lease orally or you may sign a written lease. Oral leases can be ended by telling the landlord before you move. You should give him/her 30 days notice if you rent by the month or one week notice if you rent by the week.

Though many people use oral leases, a written lease is probably safer. A written lease includes what is expected of the tenant and what can be expected of a landlord. Landlords try to use leases that favor them. Read the lease carefully. Ask questions if you don't understand. If there is a clause in the lease that you don't like, ask the landlord to cross it out. Then you both should initial next to it.

Below is a list of clauses commonly found in leases. Some of the clauses favor the tenant and some favor the landlord. Read each clause and check the ones you think would be favorable to you as a tenant.

_____ 1. A description of the place you are renting. The street address and apartment number are enough.
_____ 2. You must make all needed repairs to a place, no matter who is to blame for damages.
_____ 3. You agree not to sublet your apartment.
_____ 4. The amount of the rent and when it is due.
_____ 5. The landlord can come into your apartment at any time, not just when there is an emergency.
_____ 6. You may not have overnight guests.
_____ 7. To whom you pay the rent.
_____ 8. The length of time the lease will run.
_____ 9. A list of the repairs the landlord will make.
_____10. You may not hang pictures on the wall.
_____11. Who is to pay for utilities.
_____12. What you must do to renew the lease.
_____13. You must pay the landlord's lawyer if the landlord takes you to court.
_____14. The landlord is not responsible for injuries, even if they happen because he/she fails to keep his/her property safe.
_____15. You must pay a penalty if you are even one day late in paying the rent.

## TEACHER TIPS

ANSWERS TO:

WHAT IS A LEASE?

Numbers that should be checked:

1, 4, 7, 8, 10, 12, 13

Teacher:

Suggested activities for renting or leasing.

1. Have students name ways to locate a place to live.
2. Have students think of things that they should look for when they choose an apartment or house.
3. Discuss what they could do if the next door neighbors are too noisy and keep them awake all night when they have to work the next day.
4. Discuss the problem of other tenants' guests parking in their parking space leaving them no place to put their car.

Name ______________________ Date ______________________

# LEASE

STATE OF OKLAHOMA

THIS INDENTURE OF LEASE, made in duplicate, this 1st day of February 1981 by and between the Fireside Apts. party of the first part, (hereinafter called owner) and Mr. & Mrs. Ray Smith party of the second part. (hereinafter called tenant, whether one or more).

WITNESSETH: That the owner for and in consideration of the rents, covenants and agreements hereinafter contained, does and by these presents denuse lease and rent for a period of 6 mo. from the 1st day of March 1981, to the tenant, Apartment No. 24 of the Fireside Apts. at 1624 So. Jamestown, Shawnee, Ok.

The tenant for and in consideration of the use and possession of said apartment for said period does hereby agree to pay unto the owner, the sum of $ 245.00, said sum to be paid in the following amounts and at the time herein designated, to wit:

On the 1st day of March, 1981: the sum of $ 245.00 and on the 1st day of each and every month thereafter the sum of $ 245.00 until the sum of $ — shall have been fully paid.

LEASE (Continued)

YOU AGREE THAT:

This lease is subject to approval of your credit application and that we have five days from the above date to accept or reject your application.

Tenant shall pay the rent at manager's office or apartment.

The tenant agrees to hold free and harmless and does release owner from any and all damages that occur to the contents of any portion of the building here let, during the term granted.

The tenant further agrees to keep and maintain said apartment let to him, by the terms of this contract, in as good state of repair as the same are turned over to him, natural wear and tear alone excepted, and to hold owner free from any and all expense incidental to the occupancy of said apartment, excepting expense of heating, cooling, lighting, water, and trash service.

Occupancy of the demised premises is hereby limited to 2 adults and 2 children only, and for residence purposes only, and all pets are excluded, unless special permission is granted in writing by manager to the contrary.

Tenant, his family, and his guests will comply with all rules and regulations which are furnished or posted by the management.

Management shall retain a pass key and be allowed to enter the premises when necessary to make needed repairs, for normal maintenance, or in case either party has given notice of termination of his tenancy, to show the premises to any prospective tenant.

Tenant agrees not to use said apartment for any purposes that will increase the insurance rate or risk of said building, or for any purpose prohibited by the Statutes of the State of Oklahoma or the ordinances of the City or that this lease shall not be assigned, or the said apartment or any part of it sublet without the written consent of the owner.

We may cancel this agreement by giving you three days notice if you fail to observe any covenant or regulation which is part of this agreement except for non-payment of rent, in which case only 24 hour notice will be required. We will give whatever notice we receive if the building, or any part of it, is taken by Government action.

Tenant shall give thirty days written advance notice of intention to vacate at the expiration of this lease. Should no further lease agreement be executed, tenant shall give possession to owner, loss by fire alone excepted. The destruction of the building by fire shall work a termination of this lease.

If tenant does not vacate when this agreement ends as prescribed above, or when you receive proper notice from us that we are canceling this lease, we may take legal action to evict you.

If we take legal action to evict you, you will pay:

a. The cost of the legal action including attorney's fees, and;
b. The cost of moving you.

This agreement can be changed in writing only, signed by both parties.

LEASE (Continued)

If tenant is transferred from the City, or called to serve in the Armed Services of the United States, with proper thirty days written advance notice, and verification to our satisfaction, we will terminate this lease.

DEPOSIT AGREEMENT:

We have received a deposit of $ 200 $\frac{00}{xx}$ to guarantee your performance of this agreement which we will return less cleaning charges when this lease expires but which you agree we may keep if:

a. We cancel this agreement because you fail to observe any covenant or regulation which is part of this agreement, or

b. We start legal action to evict you, or

c. There is damage or injury to the property at the time you vacate the premises, but only to the extent of the actual cost of repairs as estimated by us, but not limited to deposit, or

d. You fail to give us the required notice to cancel this agreement, or

e. You fail to pay all rent due hereunder.

BY John Albertson
Owner or Manager

BY: Ray Smith

Mary Smith
Tenant/s

NAME ______________________________ DATE ________________

## UNDERSTANDING A LEASE

1. How much rent is being paid per month? ____________________
2. How long does this lease last? ____________________
3. On what day is rent due? ____________________
4. How much deposit is required? ____________________
5. Who pays the utilities according to this contract? __________
   ______________________________.
6. For what reasons can the management come into the apartment? ____
   ______________________________
7. Where does one go to pay the rent? ____________________
8. How much notice must be given to the tenant if he fails to pay rent? ____________________
9. How much notice must a tenant give before moving? __________
   ______________________________
10. If legal action is taken to evict the tenant, who pays the legal fees? ____________________
11. Will the deposit be refunded when the tenant moves? __________
    ______________________________
12. How can this agreement be changed? ____________________
    ______________________________
13. Are pets allowed? ____________________
14. Is the owner responsible if the apartment contents are damaged by a flood or fire? ____________________
15. Is it possible to operate a business in your apartment? ________

TEACHER TIPS

ANSWERS TO:

## UNDERSTANDING A LEASE

1. $245.00
2. 6 Months
3. 1st day of each month
4. $200.00
5. Owner
6. To make needed repairs, for normal maintenance, or to show premises to prospective tenants if either party has given notice of termination
7. Manager's office or apartment
8. 24 hours
9. 30 days
10. Tenant
11. Yes (less cleaning charges and if all agreements are met)
12. The agreement can be changed in writing only and signed by both parties.
13. Pets are allowed if special permission is granted in writing by the manager.
14. No
15. The apartment is to be used for residential purposes only.

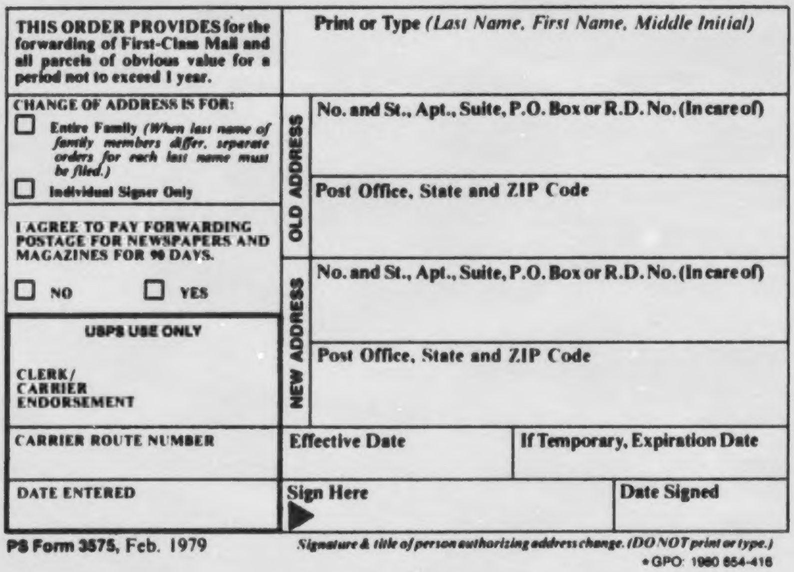
Name ______________________________ Date __________________

## CHANGE OF ADDRESS ORDER

When you move you must notify your local post office to forward mail to your new address. Go to your post office and ask for a CHANGE OF ADDRESS ORDER. Fill this out and give it to the post office at your old address. The post office will begin sending your mail to your new address on the date you indicate. All mail addressed to your old address will be forwarded to your new address for one year. You should notify all that correspond with you - - friends, businesses, etc. - - of your new address.

If you receive magazines you will especially want to inform the magazines of your new address. If your magazines have to be forwarded to your new address, you will be charged for the postage on them. This can really make magazines expensive! The post office has a CHANGE OF ADDRESS KIT which they will give you to help get your mail to the new address promptly. Most magazines, papers, etc., ask for 6 weeks notice.

Howard Jones, a single college student, has been living at 131 East Place, Tulsa, Oklahoma 74129 for the past two years. He is moving to Oklahoma City to begin a new job December 1,1981. His new address will be 2160 N. Tower Road, Oklahoma City, Oklahoma 73062. Fill out the change of address card as Howard should so his mail will arrive at his new address. Date the card November 15, 1981.



**THIS ORDER PROVIDES** for the forwarding of First-Class Mail and all parcels of obvious value for a period not to exceed 1 year.

Print or Type *(Last Name, First Name, Middle Initial)*

CHANGE OF ADDRESS IS FOR:
☐ Entire Family *(When last name of family members differ, separate orders for each last name must be filed.)*
☐ Individual Signer Only

OLD ADDRESS
No. and St., Apt., Suite, P.O. Box or R.D. No. (In care of)
Post Office, State and ZIP Code

I AGREE TO PAY FORWARDING POSTAGE FOR NEWSPAPERS AND MAGAZINES FOR 90 DAYS.
☐ NO ☐ YES

NEW ADDRESS
No. and St., Apt., Suite, P.O. Box or R.D. No. (In care of)
Post Office, State and ZIP Code

USPS USE ONLY
CLERK/ CARRIER ENDORSEMENT

CARRIER ROUTE NUMBER

Effective Date

If Temporary, Expiration Date

DATE ENTERED

Sign Here ▶

Date Signed

**PS Form 3575**, Feb. 1979

*Signature & title of person authorizing address change. (DO NOT print or type.)*

*GPO: 1980 654-416

## TEACHER TIPS

The first page of starting utility service can be put on a cassette tape if you have non-readers that need an individualized activity.

As you begin the activities on Reading Utility Meters, be sure the students understand that cubic feet of gas is written MCF.

Some towns bill for all utility service on one bill. We have included a bill from the town of Mannford, Okla. to illustrate this. The code explanation is not on the worksheet, but it is as follows:

Wa - Water
El - Electric
PD - Power Demand
Gs - Gas
Ga - Garbage
SW - Sewer
TX - Tax
Mi - Miscellaneous
AR - Arrears
DP - Deposit Applied

YOUR OWN IDEAS

Name ______________________________ Date __________________

# STARTING UTILITY SERVICE

Ben Rider has found a new job in the city. It pays well and Ben is very excited about the work he will be doing. He is also excited about the fact that he will be living away from home for the first time. He found a duplex apartment easily enough, but now he has a problem he has never faced before; how does he get a phone and utilities?

The problem faced by Ben is not uncommon. Most people know that their water, sewage, and garbage pick-up are usually city services, but some people think the city is the source of their electricity and gas service as well! It is helpful to know where these services can be obtained.

As stated before, water, sewage, and garbage pick-up are usually city services. Although these services and their cost vary statewide, Ben is moving to a city which provides all three services. In this city, Ben must make a personal appearance in city hall to sign a contract and pay a $25 deposit. On the contract he must give his place of work and his business and home phone numbers. He must also show two forms of identification and his lease agreement.

Since Ben's apartment is gas heated, he must call the local gas service company to get service started. In some cities, new residents go to the gas office or to a local agent to start service, but in this city the company handles new accounts by phone. The gas company asks place and length of employment, type of employment, where and when a person had previous gas service, whether the new customer is renting or buying, and for references. They also charge a deposit, the amount of which is determined by factors such as previous gas consumption in the home and the new occupant's credit rating. As an average, the gas company figures the deposit will be about $8 per room.

To get electric service, Ben has to follow much the same procedure as with initiating gas service. In many towns, Ben would go to the electric service office or the utilities agent to begin service. In the city, however, Ben's phone call connects him with a counselor whose job it is to sign up new accounts. The counselor will ask for Ben's place of employment, salary, driver's license number, the name of any roommates, and other questions similar to those asked by the gas company. Ben's deposit will be billed to him on the first bill. Generally the deposit is about 1/6 the previous year's usage at Ben's new address. The only problem Ben may have in getting service is if his apartment's previous tenants lost electric service due to non-payment. In that case Ben will be required to appear in person at the electric company office and show identification and his lease agreement.

The final utility is the phone company. In Ben's city, the phone company that provides service is a large corporation. Some towns and rural areas are served by small independent companies which charge different rates. The phone company charges a deposit to first time users that is based upon the user's credit rating,

## Starting Utility Service - Continued

his estimated long distance usage, etc. This deposit ranges from a minimum of $50 to a maximum of around $100. In addition to the deposit, the company has a number of one time charges it assesses to each new customer. These charges are based on the number of phones the customer orders and the type of service he/she desires. For example, touch-tone phones have a one time charge of $5, trimline style phones have a $10 charge, and princess phones are $5. There is also an installation charge that varies with the work to be done. If phone jacks have to be installed, the charge is $16.25 per jack. Normal installation of a phone if jacks are present is $30.

Ben's monthly phone rates are also determined by the type of phone service he selects. For example, a dial phone is $7.05 a month. A princess phone is $7.90, a trimline is $8.45, touch-tone service is $8.80, a touch-tone princess phone is $9.85, and touch-tone trimline is $10.10.

In addition to these monthly charges, are the usual charges for any long distance calls.

Name ______________________________ Date ____________________

## STARTING UTILITY SERVICE WORKSHEET

1. What would Ben's minimum phone "start-up" charge be if he payed the minimum deposit, ordered a touch-tone, trimline phone and needed jacks installed in his apartment?

2. Ben's new apartment had electric bills that averaged $46.00 per month last year. How much will his gas deposit be?

3. Ben's apartment has three rooms. If his credit is good, approximately how much will his gas deposit be?

4. How much does Ben's city require for a water, sewage, and garbage pick-up deposit?

5. What will Ben have to do if his apartment's previous resident had his electric service turned off for non-payment?

6. What would be the monthly charge for a trimline, touch-tone telephone?

7. What information will Ben need to give to the gas company to start service?

## TEACHER TIPS

Answers to the Utility Work Sheet:

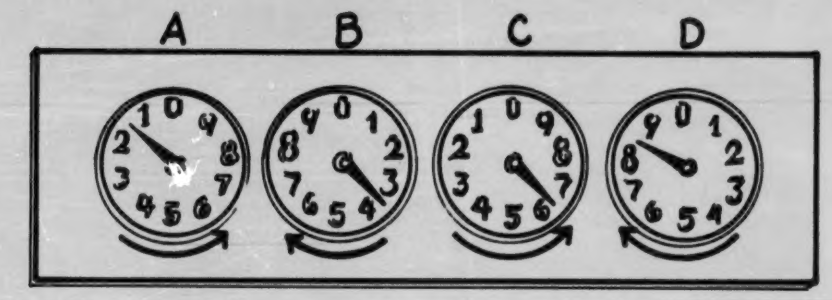
1. $81.25
2. $92.00
3. $24.00
4. $25.00
5. Appear at the company office in person and show his identification and lease agreement.
6. $17.25
7. Place and length of employment, type of employment, where and when he had previous gas service, whether he is renting or buying, and give two references.

## YOUR OWN IDEAS

Name ________________________________ Date ____________________

## READING UTILITY METERS

Reading a gas meter is really quite a simple task. Read the dials from left to right, recording the lesser numbers next to the dial hand. In the example below, Dial A reads "1", Dial B reads "3", Dial C reads "6", and Dial D reads "8". Thus the reading is 1368.

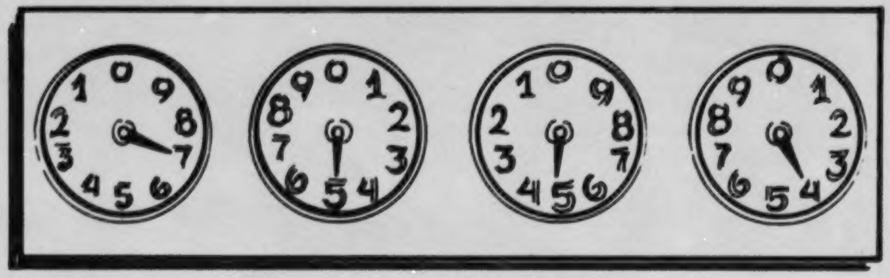


To tell how much gas you are using each month, subtract last month's reading (found on your gas bill) from the current reading. That's the amount of gas you've used in hundreds of cubic feet. If, for example, the previous reading was 1036 and the present reading is 1368, the amount shown on the bill would be 332 or 332 X 100 or 33,200 cubic feet (cubic feet of gas is also expressed as Mcf).

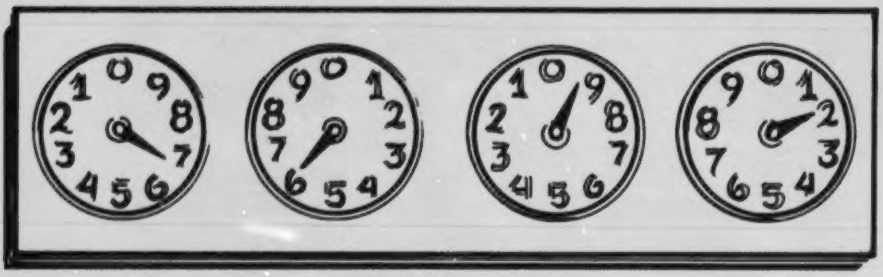
Electric meters are read the same way only they measure electricity in terms of kilowatt-hours. A kilowatt is 1000 watts. Your meter adds up all the watts of electricity you use per hour. When your meter is read, you are billed according to how many hours you used 1000 watts.

NAME ______________________________ DATE ____________________

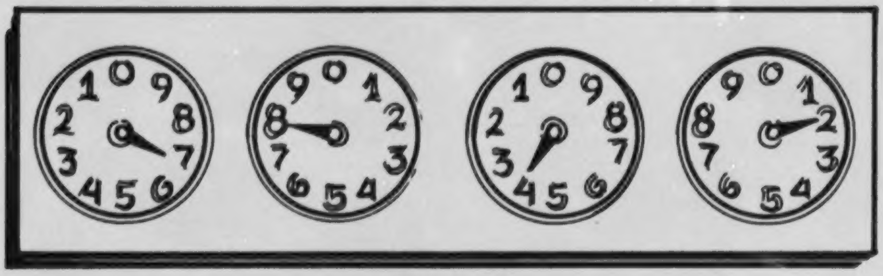
Solve the following gas billing problems. Assume gas is 28 cents per Mcf.



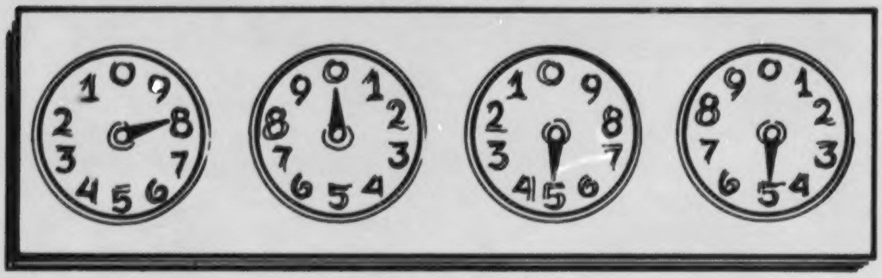
MARCH 15



APRIL 13



MAY 16



JUNE 14

# GAS BILLS

Name ______________________________________________ Date __________________

1. How many Mcf were used between March 15 and April 13? ________________

2. How much will the gas bill be for the March-April period? ____________

3. How much will the gas bill be for the May-June period? ______________

4. How much gas was used between March 15-June 14? ______________________

5. How much will the gas bills total for the time between March 15-
   May 16? ____________________

GAS COMPANY
WATER COMPANY
ELECTRIC COMPANY

TEACHER TIPS

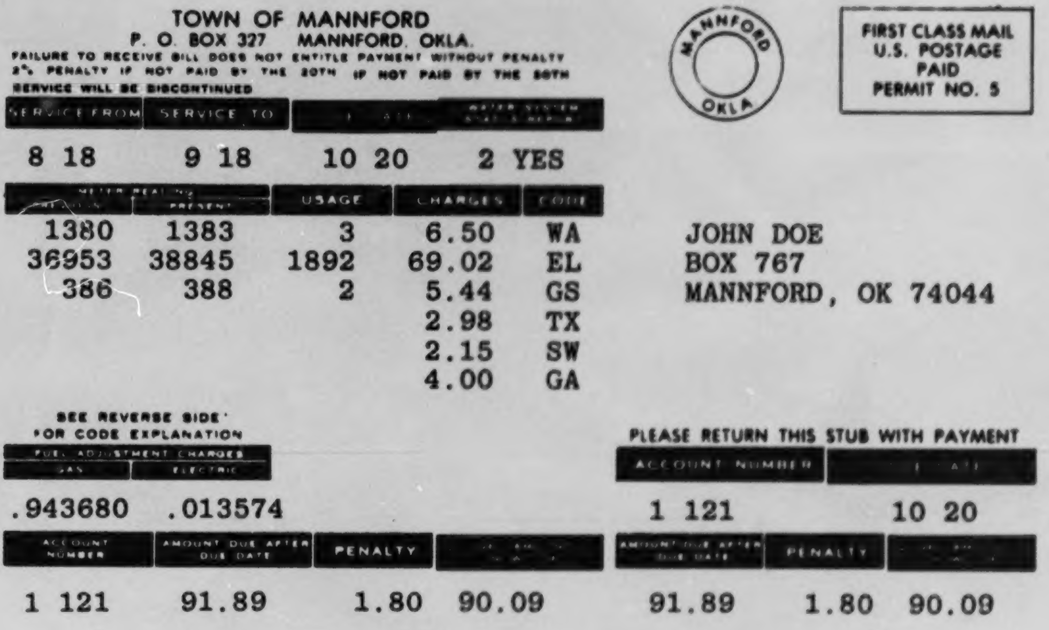
Answers for gas problems:

1. 138 Mcf
2. $38.64
3. $59.64
4. 501 Mcf
5. $80.64

YOUR OWN IDEAS

# SAMPLE UTILITY BILL

NAME ______________________________ DATE ____________________



**TOWN OF MANNFORD**
P. O. BOX 327 MANNFORD, OKLA.
FAILURE TO RECEIVE BILL DOES NOT ENTITLE PAYMENT WITHOUT PENALTY
2% PENALTY IF NOT PAID BY THE 20TH IF NOT PAID BY THE 30TH
SERVICE WILL BE DISCONTINUED

MANNFORD
OKLA

FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT NO. 5

| SERVICE FROM | SERVICE TO | [illegible] | [illegible] |
|---|---|---|---|
| 8 18 | 9 18 | 10 20 | 2 YES |

| METER READING PREVIOUS | METER READING PRESENT | USAGE | CHARGES | CODE |
|---|---|---|---|---|
| 1380 | 1383 | 3 | 6.50 | WA |
| 36953 | 38845 | 1892 | 69.02 | EL |
| 386 | 388 | 2 | 5.44 | GS |
| | | | 2.98 | TX |
| | | | 2.15 | SW |
| | | | 4.00 | GA |

JOHN DOE
BOX 767
MANNFORD, OK 74044

SEE REVERSE SIDE
FOR CODE EXPLANATION

| FUEL ADJUSTMENT CHARGES GAS | FUEL ADJUSTMENT CHARGES ELECTRIC |
|---|---|
| .943680 | .013574 |

| ACCOUNT NUMBER | AMOUNT DUE AFTER DUE DATE | PENALTY | [illegible] |
|---|---|---|---|
| 1 121 | 91.89 | 1.80 | 90.09 |

PLEASE RETURN THIS STUB WITH PAYMENT

| ACCOUNT NUMBER | [illegible] |
|---|---|
| 1 121 | 10 20 |

| AMOUNT DUE AFTER DUE DATE | PENALTY | [illegible] |
|---|---|---|
| 91.89 | 1.80 | 90.09 |

1. What is the amount due this month?
2. What does SW stand for on the bill?
3. What is the last day this bill can be paid without being charged a penalty?
4. What is the amount charged for water?
5. If the bill is paid late, how much will the penalty be?
6. What happens if the bill is lost in the mail and is received after the due date?
7. What happens if the bill is not paid by the 30th of the month?
8. What should be included with the check?
9. How many days service are charged on this bill?
10. How many services are charged on this bill?

Answers to: Sample Utility Bill

1. 90.09
2. Sewer
3. 10-20 (or Oct. 20)
4. $6.50
5. $1.80
6. Penalty due
7. Penalty due
8. Stub
9. 31 days
10. 5 (Five)

YOUR OWN IDEAS

Name________________________________ Date______________

Health Insurance Checklist

______ Is the company's loss ratio over 60 percent? (The higher, the better).

______ Is the company recommended (in bold type) in Best's Reports?

______ Does the company give fair, quick, and polite claim service?

______ Does it cover all or most accidents and illnesses that may put you into a hospital? (The more it covers, the better).

______ Does the policy cover both illnesses and accidents? (It should)

______ Is it a service benefit or an indemnity policy? (Service benefits are better).

______ If it provides indemnity benefits, do they equal the hospital and doctor costs in your area? (The higher the benefits, the better).

______ Is there a waiting period, such as 30 days, during which new illnesses will not be covered? Is there an even longer waiting period during which certain major diseases won't be covered? (Look for short waiting periods. Look for waiting periods that exclude the fewest diseases).

______ Are pre-existing conditions excluded from coverage for longer than one year? (More than one year is too long).

______ Do excluding riders say that certain illnesses won't be covered? (Try to avoid these riders).

______ If you need family coverage, are infants covered from date of birth? (They should be).

______ Is there a waiting period before it will pay for maternity (having a baby?) (If you need maternity coverage, make sure the policy gives it).

______ Is the policy guaranteed renewable? Is the company unable to raise your premiums unless it raises everyone's? (The answer to both these questions should be yes).

______ Is the premium low enough? (Look for a company with the best services at a low price).

______ Is there a deductible? (Often, if you pay a deductible amount your premium will be lower. But be sure you can afford the deductible.)

## TEACHER TIPS

Information on health insurance is readily available from a number of sources. Check with your local agent for the information he has. You may want to have him speak to your class and have your students fill out a form like the one in this section. Additional sources of information include:

Be Informed on Personal Insurance
by Doug Weeks
New Readers Press
Box 131
Syracuse, New York 13210

You and Your Insurance
The Now Corporation
St. Albans, West Virginia
(Available from your Independent Insurance Agent)

"Ouch! A $250,000 Medical Bill"
Oklahoma Monthly Magazine
September, 1980

## YOUR OWN IDEAS

NAME____________________________________DATE__________________________

## INSURANCE AGENT

Speaker's Name__________________________________________

How does someone get health insurance?

What kinds of health insurance are there? Name them.

How does someone file a claim?

What kind of health insurance should people buy? What are the characteristics of a good policy?

Why do insurance rates continue to go up?

Notes:

## TEACHER TIPS

Teacher:

This information sheet on life insurance consists primarily of terms and definitions concerning different types of life insurance. Additional activities include:

- Gathering pamphlets from different life insurance companies. Ask for sample policies. Talk with students about what the pamphlets and policies say and see if you can spot the better buys.
- Gather forms that are connected with life insurance such as applications, death certificates, life insurance reinstatement forms, etc.
- Have students who have life insurance policies bring them. Have students ask questions about the parts they don't understand.
- Bring in guest speakers such as life insurance agents, a person from your local Consumer Protection Agency, or someone from the State Insurance Commission.

Additional References

Be Informed on Personal Insurance
By Doug Weeks
New Readers Press
Box 131
Syracuse, New York 13210

You and Your Insurance
The Now Corporation
St. Albans, West Virginia
(Available through Independent Insurance Agents)

Name ______________________________ Date ______________________________

# TYPES OF LIFE INSURANCE

Term insurance is purchased for a specific period of time. In the event you die, the amount of insurance you purchased will be paid to your beneficiary. Some can be renewable after the term expires. This is the cheapest type of coverage.

Whole life protects through your lifetime. Usually you pay a set payment for a specified number of years. In addition to coverage in case you die, whole life builds a cash value like a savings plan which you can have returned to you when the policy reaches its maturity date. It is more expensive than term coverage.

## Things to Remember When Buying Life Insurance.

Dividends: payments some insurance policies pay to you based upon the profit the company has made on investing your premiums. Policies that pay dividends are called participating policies. You'll need to check the company's record of dividend payments.

Face Amount: is money paid to your beneficiary if you die.

Beneficiary: is the person you name to receive the face amount.

Premium: is the amount of money you pay the company for your insurance at each payment.

Convertible Term: allows you to change the term policy to whole life at anytime.

Waiver of Premium: is a rider to the policy that says the company will pay your premium should you become disabled. You will be charged a small fee with each premium for this rider. Before buying, check and see how the company defines disability.

Accidental Death Rider: is an extra charge rider that will double the amount paid to your beneficiary should your death be accidental. This is not necessarily a good buy because death by illness is usually much more costly than accidental death.

Guaranteed Insurability: is a rider that allows you to add more insurance no matter what your health. This is good when you are starting out and plan to add more insurance later.

Automatic Premium Loan: allows money to be taken from your cash value to pay premiums if you are unable to pay.

## TYPES OF LIFE INSURANCE - Continued

Surrender Value - Requires the company to pay you your current cash value plus any dividends you have left with the company if you give up your policy.

Loan Value - Enables you to borrow against the cash value of the policy. You pay back the money as in any loan, but the interest is usually at a comparatively low rate.

Your best source of information about life insurance is an experienced agent. Look for a person with the following traits.

- Business friends say he or she will give you the most for your money.
- Sells insurance for more than one company.
- Has been selling for a long time.
- Has advanced training in insurance.
- Fully explains policies.
- Helps you think through how much insurance you need.
- You like him or her.

# Responsibilities as a Taxpayer

# Your Responsibilities As A Taxpayer

The tax information sheet can be used as the basis for a discussion on taxes in general. The W-4 form, the withholding tables and the worksheet are included to give students an idea of how take-home pay differs from gross wage.

Although a 1980 1040 A tax form is included, you will need to update your form every year. They are available from your nearest IRS office and they also have other teaching materials available.

We have provided some case studies, but it would be more appropriate if the students prepared one for themselves. If you choose to have them do that, be sure they select a realistic income figure based on what kind of job they will be qualified to do.

Page Numbers
STUDENT HANDOUTS:........................................165,166,167,
168,169,171,
172,173,175

TEACHER TIPS:..........................................170,174

Name ______________________________ Date ________________

## TAX INFORMATION

1. A sales tax is paid for items we buy.
2. For the privilege of living in a civilized society, we must pay taxes.
3. The filing period for federal income tax returns is generally January 1 to April 15.
4. It is the law for every citizen to pay his taxes.
5. Each taxpayer must remember to sign his return.
6. If you are a U.S. citizen you are generally required to pay federal income tax.
7. Rent is the income one receives for the use of his/her property.
8. You subtract itemized deductions from the adjusted gross income.
9. If a loss occurs in your business, you may usually claim it as a deduction.
10. A joint return may be filed by a man and his wife.
11. The responsibility for developing, distributing, and collecting federal revenues is given to the department of the treasury.
12. Your social security number must appear on your return.
13. Having their taxes withheld by their employers is a common practice of most taxpayers.
14. Rather than taking a standard deduction, one may list specific tax deductions. This is called itemizing.
15. The federal income tax was created by the 16th Amendment.
16. Most taxpayers are required to file their tax return in the month of April.
17. Taxpayers must keep receipts and bills of sales for their records.
18. A schedule is where you report your deductions in order to determine your tax liability.
19. Wages are income received by an employee.
20. The Internal Revenue Service is the U.S. government agency responsible for collecting the government's income taxes.
21. To purposely avoid paying taxes is to evade them.
22. A federal income tax return must be filed by every taxpayer.
23. If one has a net increase in income it is a gain.
24. You are entitled to a refund if the amount of tax paid is larger than the amount of tax due.
25. When you make a contribution to a church, you are entitled to a deduction.
26. The proper tax form must be used by the taxpayer when filing income taxes.
27. To assess is to charge the taxpayers account for taxes due.

Form **W-4**
(Rev. December 1978)
Department of the Treasury
Internal Revenue Service

# Employee's Withholding Allowance Certificate

(Use for Wages Paid After December 31, 1978)

This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

Type or print your full name

Your social security number

Home address (number and street or rural route)

City or town, State, and ZIP code

Marital Status

☐ Single ☐ Married

☐ Married, but withhold at higher Single rate

Note: *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . . . . . . . . . . . . . . . . . . . . . . . .

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . . . . . . . . . $

3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . . . . . . . . . . . . .

Under the penalties of perjury, I certify that the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and I anticipate that I will incur no liability for Federal income tax for this year.

Signature ▶.................................................... Date ▶.................................................... 19..........

.................................................... Detach along this line ....................................................

▲ *Give the top part of this form to your employer; keep the lower part for your records and information* ▲

## Instructions

The explanatory material below will help you determine your correct number of withholding allowances, and will assist you in completing the Form W-4 at the top of this page.

See **Publication 505** for more information on withholding.

### Avoid Overwithholding or Underwithholding

By claiming the number of withholding allowances you are entitled to, you can fit the amount of tax withheld from your wages to your tax liability. In addition to the allowances for personal exemptions to be claimed in item (a), be sure to claim any additional allowances you are entitled to in item (b), "Special withholding allowance," and item (c), "Allowance(s) for credit(s) and/or deduction(s)." While you may claim these allowances on Form W-4 for withholding purposes, you may not claim them under "Exemptions" on your tax return Form 1040 or Form 1040A.

You may claim the special withholding allowance if you are single with only one employer, or married with only one employer and your spouse is not employed. If you have unusually large itemized deductions, make alimony payments, or credit(s) for child care expenses, earned income, credit for the elderly, or residential energy credits, you may claim additional allowances to avoid having too much income tax withheld from your wages.

If you and your spouse are both employed or you have more than one employer, you should make sure that enough has been withheld. If you find that you need more withholding, claim fewer allowances or ask for additional withholding or request to be withheld at the higher "Single" status. If you are currently claiming additional withholding allowances based on itemized deductions, check the worksheet on the back to see that you are claiming the proper number of allowances.

### How Many Withholding Allowances May You Claim?

Use the schedule below to determine the number of allowances you may claim for tax withholding purposes. In determining the number, keep in mind these points: if you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time; or, if you are married and both you and your spouse are employed, you may not both claim the same allowances with your employers at the same time. A nonresident alien, other than a resident of Canada, Mexico, or Puerto Rico, may claim only one personal allowance.

### Completing Form W-4

If you find you are entitled to one or more allowances in addition to those you are now claiming, increase your number of allowances by completing the form above and filing it with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W-4 within 10 days. (If you expect to owe more tax than will be withheld, you may increase your withholding by claiming fewer or "0" allowances on line 1, or by asking for additional withholding on line 2, or both.)

You may claim exemption from withholding of Federal income tax if you had no liability for income tax for last year, and you anticipate that you will incur no liability for income tax for this year. You may not claim exemption if your joint or separate return shows tax liability before the allowance of any credit for income tax withheld. If you are exempt, your employer will not withhold Federal income tax from your wages. However, social security tax will be withheld if you are covered by the Federal Insurance Contributions Act.

You must revoke this exemption (1) within 10 days from the time you anticipate you will incur income tax liability for the year or (2) on or before December 1 if you anticipate you will incur Federal income tax liability for the next year. If you want to stop or are required to revoke this exemption, you must file a new Form W-4 with your employer showing the number of withholding allowances you are entitled to claim. This certificate for exemption from withholding will expire on April 30 of next year unless a new Form W-4 is filed on or before that date.

### The Following Information is Provided in Accordance with the Privacy Act of 1974

The Internal Revenue Code requires every employee to furnish his or her employer with a signed withholding allowance certificate showing the number of withholding allowances that the employee claims (section 3402(f)(2)(A) and the Regulations thereto). Individuals are required to provide their Social Security Number for proper identification and processing (section 6109 and the Regulations thereto).

The principal purpose for soliciting withholding allowance certificate information is to administer the Internal Revenue laws of the United States.

If an employee does not furnish a signed withholding allowance certificate, the employee is considered as claiming no withholding allowances (section 3401(e)) and shall be treated as a single person (section 3402(l)).

The routine uses of the withholding allowance certificate information include disclosure to the Department of Justice for actual or potential criminal prosecution or civil litigation.

### Figure Your Total Withholding Allowances Below

(a) Allowance(s) for exemption(s)—Enter 1 for each personal exemption you can claim on your Federal income tax return* . . . ______

(b) Special withholding allowance—Enter 1 if single with 1 employer, or married with 1 employer and spouse not employed** . . . ______

(c) Allowance(s) for credit(s) and/or deduction(s)—Enter number from tables on page 2 . . . . . . . . . . ______

(d) Total (add lines (a) through (c) above)—Enter here and on line 1, Form W-4, above . . . . . . . . . .

*If you are in doubt as to whom you may claim as a dependent, see the instructions that came with your last Federal income tax return or call your local Internal Revenue Service office.

**This allowance is used solely for purposes of figuring your withholding tax, and cannot be claimed when you file your tax return.

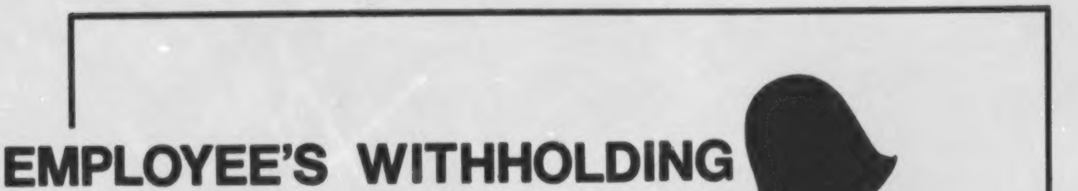
NAME ______________________________ DATE ____________________________

Form W-4

When you start working, one of the first things your employer will ask you to do will be to fill out Form W-4, Employer's Withholding Allowance Certificate. The information you put on this form will determine the amount of money, if any, that your employer will withhold from your pay for income tax.

The Federal income tax system operates on a pay-as-you-go basis. This means that as you receive money that is subject to income tax, you must pay that tax. It is the responsibility of your employer to withhold that tax from your pay and deposit it with the Government.

The Internal Revenue Service provides tables for your employer to determine how much tax to withhold from your pay each pay period. The amount of tax your employer will withhold will depend on your income, your marital status, and the number of allowances that you claim on Form W-4. At the end of the year, the total amount of tax that your employer has withheld from your pay should be about the same as your total tax liability for the year.



## TABLES FOR PERCENTAGE METHOD OF WITHHOLDING

### TABLE I. WEEKLY PAYROLL PERIOD

(a) SINGLE person-including head of household:
If the amount of wages is: The amount of income tax to be withheld shall be:

Not over $27............0

| Over- | But not over- | | of excess over- |
|---|---|---|---|
| $27 | -$63 | 15% | -$27 |
| $63 | -$131 | $5.40 plus 18% | -$63 |
| $131 | -$196 | $17.64 plus 21% | -$131 |
| $196 | -$273 | $31.29 plus 26% | -$196 |
| $273 | -$331 | $51.31 plus 30% | -$273 |
| $331 | -$433 | $68.71 plus 34% | -$331 |
| $433 | | $103.39 plus 39% | -$433 |

(b) MARRIED person-
If the amount of wages is: The amount of income tax to be withheld shall be:

Not over $46............0

| Over | But not over- | | of excess over- |
|---|---|---|---|
| $46 | -$127 | 15% | -$46 |
| $127 | -$210 | $12.15 plus 18% | -$127 |
| $210 | -$288 | $27.09 plus 21% | -$210 |
| $288 | -$369 | $43.47 plus 24% | -$288 |
| $369 | -$454 | $62.91 plus 28% | -$369 |
| $454 | -$556 | $86.71 plus 32% | -$454 |
| $556 | | $119.35 plus 37% | -$556 |

### TABLE 3. SEMIMONTHLY PAYROLL PERIOD

(a) SINGLE person-including head of household:
If the amount of wages is: The amount of income tax to be withheld shall be:

Not over $59............0

| Over- | But not over- | | of excess over- |
|---|---|---|---|
| $59 | -$138 | 15% | -$59 |
| $138 | -$283 | $11.85 plus 18% | -$138 |
| $283 | -$425 | $37.95 plus 21% | -$283 |
| $425 | -$592 | $67.77 plus 26% | -$425 |
| $592 | -$717 | $111.19 plus 30% | -$592 |
| $717 | -$938 | $148.69 plus 34% | -$717 |
| $938 | | $223.83 plus 39% | -$938 |

(b) MARRIED person-
If the amount of wages is: The amount of income tax to be withheld shall be

Not over $100............0

| Over- | But not over- | | of excess over- |
|---|---|---|---|
| $100 | -$275 | 15% | -$100 |
| $275 | -$454 | $26.25 plus 18% | -$275 |
| $454 | -$625 | $58.47 plus 21% | -$454 |
| $625 | -$800 | $94.38 plus 24% | -$625 |
| $800 | -$983 | $136.38 plus 28% | -$800 |
| $983 | -$1,204 | $187.62 plus 32% | -$983 |
| $1,204 | | $258.34 plus 37% | -$1,204 |

### Percentage Method Income Tax Withholding Table

| Payroll period | One withholding allowance |
|---|---|
| Weekly | $19.23 |
| Biweekly | 38.46 |
| Semimonthly | 41.66 |
| Monthly | 83.33 |
| Quarterly | 250.00 |
| Semiannually | 500.00 |
| Annually | 1,000.00 |
| Daily or miscellaneous (each day of the payroll period) | 2.74 |

Example.-An unmarried employee is paid $150 weekly. This employee has in effect a Form W-4 claiming one personal allowance and the special withholding allowance. Using the percentage method, figure the income tax as follows:

(1) Total wage payment..$150.00
(2) One allowance.$19.23
(3) Allowances claimed on Form W-4
(4) Line 2 times line 3...38.46
(5) Amount subject to withholding (subtract line 4 from line 1)$111.54
(6) Tax to be withheld on $111.54 from Table 1-single person, page 16:
Tax on first $63.00....5.40
Tax on remainder 48.54 @ 18% 8.74
Total to be withheld..........$14.14

NAME ______________________________ DATE ___________________________

## AFTER FEDERAL INCOME TAXES HAVE BEEN WITHHELD, WHAT DO YOU REALLY TAKE HOME?

Below are situations that will help you determine what will be held from your salary for federal income taxes. Using the table given on a separate page, find the correct answer for these problems.

1. John Brown is single and claims no exemptions. He works as a clerk in a grocery store. His gross salary, which he receives weekly is $125.00. Using the withholding tax table, figure what John's salary is after federal income taxes are withheld. Figure his salary if he claims one exemption.

2. Carol Jones works as a secretary for an insurance office. She is single and claims one exemption. Her gross salary for one week is $136.50. Using the withholding table given, find what Carol will have left after federal income taxes are withheld.

3. Wayne Williams works in a service station. He is married and claims two exemptions. He is paid weekly. He receives $200.00 a week. His wife does not work outside the home. Find what Wayne will bring home after federal income taxes are withheld.

4. Jan and Bob Smith are a married couple. Jan receives $65.00 a week for her part time job in a day care center. Bob receives a $150.75 a week as a mechanic in his brother's garage. Find what Jan and Bob will have withheld from their salaries for federal income taxes. Jan claims no exemptions and Bob claims only one exemption. What is their combined take home pay?

5. Ben Wilson is single and claims no exemptions. He is paid semimonthly. He receives $750.00 a month for his work for the public school system. Figure what will be withheld for federal income taxes and what Bob will be able to bring home each payday.

## ANSWER SHEET FOR WITHHOLDING TAX PROBLEMS

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. | A. | $125.00<br>63.00<br>$ 62.00 | $62.00<br>.18<br>49600<br>6200<br>$11.1600 | $5.40<br>11.16<br>$16.56 | $125.00<br>16.56<br>$108.44 - - - - - Take Home Pay | | |
| | B. | $125.00<br>19.23<br>$105.77 | $105.77<br>63.00<br>$ 42.77 | $42.77<br>.18<br>34216<br>4277<br>$7.6986 | $5.40<br>7.70<br>$13.10 | $125.00<br>13.10<br>$111.90 Take Home Pay | |
| 2. | | $136.50<br>19.23<br>$117.27 | $117.27<br>63.00<br>$ 54.27 | $54.27<br>.18<br>43416<br>5427<br>$9.7686 | $5.40<br>9.77<br>$15.17 | $136.50<br>15.17<br>$121.33 Take Home Pay | |
| 3. | | $200.00<br>38.46<br>$161.54 | $19.23<br>2<br>$38.46 | $161.54<br>127.00<br>$ 34.54 | $34.54<br>.18<br>27632<br>3454<br>$6.2172 | $12.15<br>6.22<br>$18.37 | $200.00<br>18.37<br>$181.63 Take Home Pay |
| 4. | Jan<br>A. | $65.00<br>46.00<br>$19.00 | $19.00<br>.15<br>9500<br>1900<br>$2.8500 | $65.00<br>2.85<br>$62.15 - - - - - Take Home Pay | | | |
| | Bob<br>B. | $150.75<br>19.23<br>$131.52 | $131.52<br>127.00<br>$ 4.52 | $4.52<br>.18<br>3616<br>452<br>$.8136 | $12.15<br>.81<br>$12.96 | $150.72<br>12.96<br>$137.79<br>Take Home Pay | $137.79<br>62.15<br>$199.94<br>Combined Take Home Pay |
| 5. | | 375.00 - - Semi-Monthly Wages<br>2 750.00 | | | | | |
| | | $375.00<br>283.00<br>$ 92.00 | $92.00<br>.21<br>9200<br>18400<br>$19.3200 | $37.95<br>19.32<br>$57.27 | $375.00<br>57.27<br>$317.73 - - - - - Take Home Pay | | |

102

Form **1040A** Department of the Treasury—Internal Revenue Service
**U.S. Individual Income Tax Return** **1980**

Use IRS label. Otherwise, please print or type.

Your first name and initial (if joint return, also give spouse's name and initial) | Last name | Your social security number

Present home address (Number and street, including apartment number, or rural route) | Spouse's social security no.

City, town or post office, State and ZIP code | Your occupation ▶ | Spouse's occupation ▶

**Presidential Election Campaign Fund** ▶ Do you want $1 to go to this fund? . . . . . . . . . . . . . . . ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? . . . ☐ Yes ☐ No
*Note: Checking "Yes" will not increase your tax or reduce your refund.*

**Requested by Census Bureau for Revenue Sharing** ▶
A Where do you live (actual location of residence)? (See page 6 of Instructions.) State | City, village, borough, etc.
B Do you live within the legal limits of a city, village, etc.? ☐ Yes ☐ No
C In what county do you live?
D In what township do you live?

**For Privacy Act Notice, see page 27 of Instructions** | For IRS use only

**Filing Status** Check Only One Box.
1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security no. above and full name here ▶ ..........
4 ☐ Head of household. (See pages 7 and 8 of Instructions.) If qualifying person is your unmarried child, enter child's name ▶ ..........

**Exemptions** Always check the box labeled Yourself. Check other boxes if they apply.
5a ☐ Yourself ☐ 65 or over ☐ Blind
b ☐ Spouse ☐ 65 or over ☐ Blind
Enter number of boxes checked on 5a and b ▶ ☐
c First names of your dependent children who lived with you ▶ ..........
Enter number of children listed on 5c ▶ ☐

| d Other dependents: (1) Name | (2) Relationship | (3) Number of months lived in your home. | (4) Did dependent have income of $1,000 or more? | (5) Did you provide more than one-half of dependent's support? |
|---|---|---|---|---|
| | | | | |
| | | | | |

Enter number of other dependents ▶ ☐
6 Total number of exemptions claimed . . . . . . . . . . . . . . . . . . . . . . . . . . . Add numbers entered in boxes above ▶ ☐

Please Attach Copy B of Forms W-2 Here

7 Wages, salaries, tips, etc. *(Attach Forms W-2. See page 10 of Instructions)* . . . . . . . . 7
8 Interest income *(See pages 3 and 10 of Instructions)* . . . . . . . . . . . . . . . . . . . . . . . 8
9a Dividends .......... *(See pages 3 and 10 of Instructions)* 9b Exclusion .......... Subtract line 9b from 9a 9c
10a Unemployment compensation (insurance). Total received from Form(s) 1099–UC ..........
b Taxable amount, if any, from worksheet on page 10 of Instructions . . . . . . . . . . 10b
11 Adjusted gross income *(add lines 7, 8, 9c, and 10b). If under $10,000, see page 12 of Instructions on "Earned Income Credit"* . . . . . . . . . . . . . . . . . . . . . . . . . . . . 11
12a Credit for contributions to candidates for public office. *(See page 11 of Instructions)* . . . . . . . . . . . . 12a

IF YOU WANT IRS TO FIGURE YOUR TAX, PLEASE STOP HERE AND SIGN BELOW.

b Total Federal income tax withheld *(If line 7 is more than $25,900, see page 11 of Instructions)* . . . . . . . . . . . . 12b
c Earned income credit *(from page 12 of Instructions)* . . . 12c
13 Total *(add lines 12a, b, and c)* . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 13
14a Tax on the amount on line 11. *(See page 13 of Instructions; then find your tax in the Tax Tables on pages 15–26)* . . . . 14a
b Advance earned income credit (EIC) *(from Form W–2)* . . . 14b
15 Total *(add lines 14a and 14b)* . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 15
16 If line 13 is larger than line 15, enter amount to be **REFUNDED TO YOU** . . . . . . . . ▶ 16
17 If line 15 is larger than line 13, enter **BALANCE DUE.** Attach check or money order for full amount payable to "Internal Revenue Service." Write your social security number on check or money order . ▶ 17

Attach Payment Here

**Please Sign Here**
Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.
▶ Your signature | Date | ▶ Spouse's signature (If filing jointly, BOTH must sign even if only one had income)

**Paid Preparer's Use Only**
Preparer's signature and date ▶ | Check if self-employed ▶ ☐ | Preparer's social security no.
Firm's name (or yours, if self-employed) and address ▶ | E.I. No. ▶ | ZIP code ▶

☆ U.S. GOVERNMENT PRINTING OFFICE: 1980 313-448 EI 63-0237840

Form **1040A** (1980)

Name ______________________________ Date ______________________

## CASE STUDIES FOR 1040A INCOME TAX PROBLEMS

Problem 1.

Cathy Brown is single and a high school senior. She worked as a clerk in a clothing store during her summer vacation. She earned $844.80 last year and had $59.20 withheld from her salary. Her address is 286 Fifth Avenue, Lawton, Oklahoma 73501. Her social security number is 039-16-2612. She gave to the presidential campaign fund. She is allowed one exemption.

Problem 2.

Jim Jones is single and a student in high school. His social security number is 642-00-4312. His address is 921 East 21st Street, Bartlesville, Oklahoma 74003. He made $1,452.98 last year working as an attendent at a service station. He had $104.80 withheld from his salary. He had $90.00 interest from savings at First National Bank. He gave to the presidential campaign fund. Jim is allowed one exemption.

Problem 3.

Charles Hanna works as a part-time lab assistant. He is a student, single, and lives at 1449 Forrest Avenue, Tulsa, Oklahoma 74100. He made $3,429.49 last year and had $1,115.10 taken from his pay check for withholding. He has $60.00 interest income from First National Bank. He wants to give to the presidential election campaign fund. His social security number is 429-50-6014. He is allowed one exemption.

Problem 4.

Tony and Karen Smith are a married couple, living at 602 Circle Drive, Oklahoma City, Oklahoma 73100. Tony is a store manager and makes an annual salary of $14,975.00. He had $2,572.30 withheld. Karen is a school teacher and makes an annual salary of $11,025. She has $1,542.00 withheld from her salary. Tony's social security number is 440-32-2543 and Karen's social security number is 443-78-9876. Together they had interest income of $60.00 from their savings at the First National Bank. They want to give to the presidential campaign fund.

Name ______________________________________ Date _____________________

## CROSSWORD PUZZLE FOR INCOME TAX

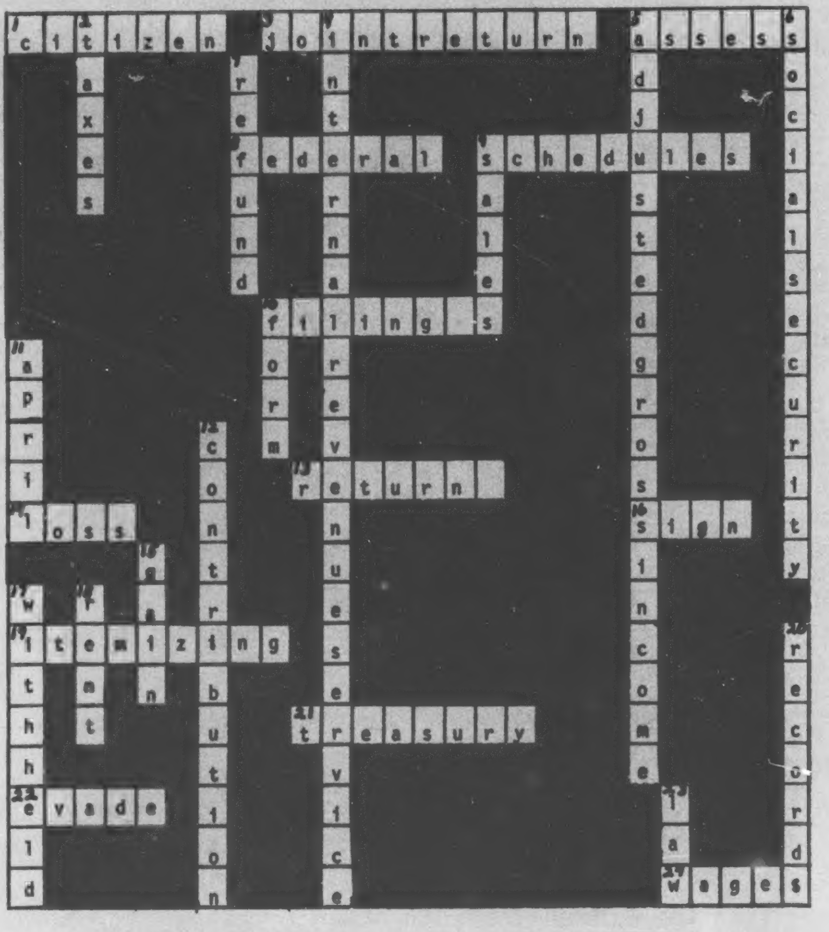
ACROSS:

1. If you are a U.S. _______________, you are generally required to pay federal income tax.
3. A __________________ may be filed by a man and his wife.
5. To ______________ is to charge the taxpayers account for taxes due.
8. The _____________ income tax was created by the 16th Amendment.
9. A _____________ is what you report your deductions on in order to determine your tax liability.
10. The __________ period for federal income tax returns is generally January 1 -- April 15.
13. A federal income tax _________ must be filed by every taxpayer.
14. If a __________ occurs in your business, you may usually claim it as a deduction.
16. Each taxpayer must remember to ___________ his return.
19. Rather than taking a standard deduction, one may list specific tax deductions. This is called _______________________.
21. The responsibility for developing, distributing, and collecting federal revenues is given to the department of the ______________.
22. To purposely avoid paying taxes is to ____________ them.
24. ___________ is usually the type of income received by an employee.

DOWN:

2. For the privilege of living in a civilized society, we must pay ________________.
4. The _______________________ is the U. S. government agency responsible for collecting the government's income taxes.
5. You subtract itemized deductions from the _____________________.
6. Your _______________ number must appear on your return.
7. You are entitled to a _________ if the amount of tax paid is larger than the amount of tax due.
9. A _________________ tax is paid for items we buy.
10. The proper tax _________ must be used by the taxpayer when filing income taxes.
11. Most taxpayers are required to file their tax return in the month of ________________.
12. When you make a ______________ to a church, you are entitled to a deduction.
15. If one has a net increase in income, it is a ____________________.
17. Having their taxes ________________ by their employers is a common practice of most taxpayers.
18. ______________ is the income one receives for the use of their property.
20. Taxpayers must keep receipts and bills of sales for their ________.
23. It is the ______________ for every citizen to pay his taxes.

## ANSWER KEY FOR INCOME TAX CROSSWORD PUZZLE

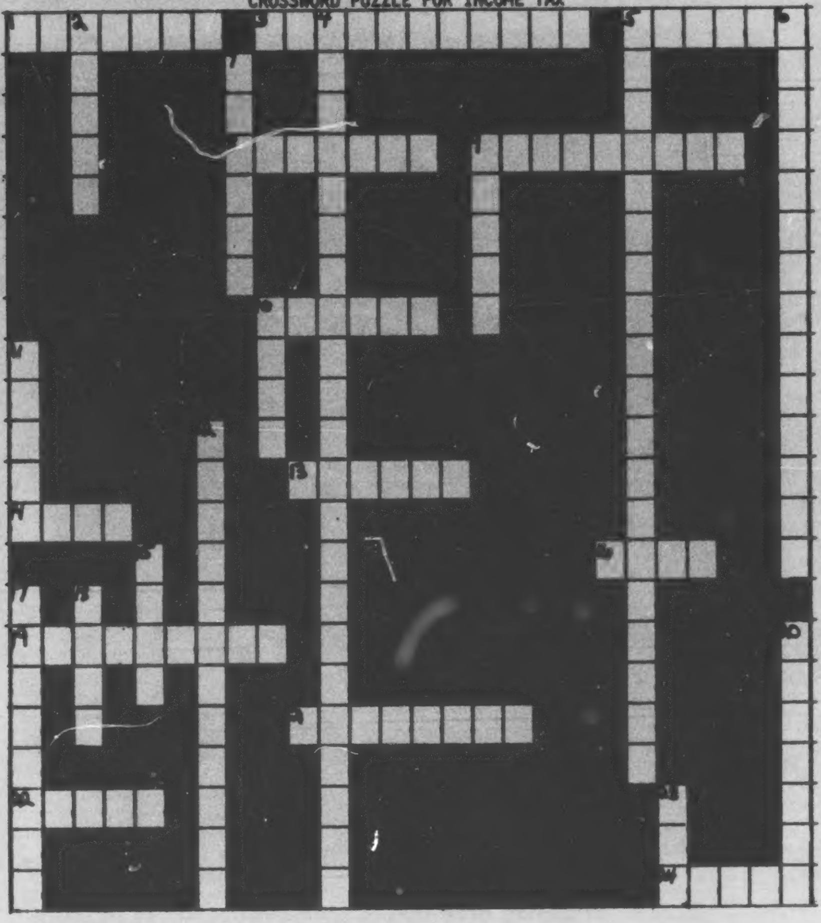


ANSWER KEY:

| Across | | Down | |
|---|---|---|---|
| 1. | citizen | 2. | taxes |
| 3. | joint return | 4. | Internal Revenue Service |
| 5. | assess | 5. | adjusted gross income |
| 8. | federal | 6. | social security |
| 9. | schedules | 7. | refund |
| 10. | filing | 9. | sales |
| 13. | return | 10. | form |
| 14. | loss | 11. | April |
| 16. | sign | 12. | contribution |
| 19. | itemizing | 15. | gain |
| 21. | treasury | 17. | withheld |
| 22. | evade | 18. | rent |
| 24. | wages | 20. | records |
| | | 23. | law |

NAME ______________________________ DATE ______________________________

## CROSSWORD PUZZLE FOR INCOME TAX



WORD LIST

- Exempt
- Commission
- Tax Table
- Individual Return
- Services
- Citizen
- Treasury
- April
- Contribution
- March
- Internal Revenue Service
- Revenue
- Customs
- Evader
- Joint Return
- Filing
- Adjusted Gross Income
- Social Security
- Schedules
- Refund
- Sales
- Form
- Return
- Loss
- Assess
- Itemizing
- Taxes
- Gain
- Evade
- Withheld
- Rent
- Records
- Law
- Wages
- Federal
- Sign

# Additional Information For Students

# Additional Information For Students

The two handout sheets on "words you need to know" are on various topics. You may want to cover all, or part, of them depending on your students' level of ability.

The "Available Free Services" section will need to be expanded to include any other agencies existing in your local area. We have included in this list only those services that are available statewide.

Page Numbers

STUDENT HANDOUTS:........................................179,180,181, 182

Name ______________________________ Date ____________________

## WORDS YOU NEED TO KNOW

BENEFICIARY: the person or persons who receive the proceeds of a life insurance policy after the death of the insured.

BREACH OF CONTRACT: the failure of one party to live up to the terms stated in a contract.

BUDGET: a plan for spending and saving future income.

COMPARISON SHOP: to check retailers by phone, in person, or through their advertisements to compare prices, selection, quality, and customer services before deciding to buy.

CONSUMER: an individual or a business that buys goods or services for use.

CONTRACT: an agreement between two or more persons legally binding them to an exchange of goods, money, or services.

COSIGNER: a person who signs a loan contract with the borrower, agreeing to repay the loan if the borrower cannot or will not do so.

CREDIT: a way of buying goods or services now by promising to pay in the future.

CREDIT BUREAU: an agency that maintains credit histories on people who use credit.

CREDIT RATING: the judgement those who loan money make about the character, capacity, and capital of a borrower and his or her ability to repay debts.

ECONOMY: the way a nation manages the means of production, distribution, and consumption of its resources.

FIXED EXPENSE: a cost that remains almost the same each budget period, such as rent and insurance premiums.

FLEXIBLE EXPENSE: a cost that varies each budget period, such as entertainment, clothing, and gifts.

FRAUD: a deliberate plan to cheat someone of his or her money or goods.

GARNISH: the legal act of a creditor to take money due directly from the overdue borrower's paycheck.

GENERIC NAME: the chemical name for a drug which is not protected by law as a trade or brand name is. A generic drug usually has the same quality but sells for a lower price than a brand name drug.

IMPULSE BUYING: a quick and usually emotional decision by a consumer to buy something.

## WORDS YOU NEED TO KNOW - Continued

INSTALLMENT CREDIT: a kind of retail credit that required a loan to be repaid with regular payments, including interest charges, at given intervals. The buyer signs a contract and usually makes a down payment.

LEASE: a contract that transfers possession and use of property from an owner (lessor) to renter (lessee) in return for rent payments. A lease specified the owner's rights and the renter's duties.

LESSEE: a person or group renting property. Also called the renter or tenant.

LIABLE: legally responsible, as when an insured is at fault for damages or loss.

PREMIUM: charges for an insurance contract or policy.

REAL ESTATE: property in houses and land.

REIMBURSE: to pay back to someone; to make restoration or payment of an equivalent amount.

REPOSSESS: to take back goods sold on credit by the seller when payments are not received on time.

RETAIL CREDIT: credit given by a retail store to its customers, often in the form of a charge card for that store.

SECOND: a product with a serious flaw that must be sold for a lower price.

STAPLE: any basic item and food regularly used in most homes.

TENANT: someone living in another's property and paying rent to the owner.

TITLE: legal proof or right, usually a contract, to the ownership and possession of real estate.

UNIT PRICE: the cost of an item broken down to its smallest unit of measure for the purpose of comparison shopping. For example, the price of one ounce, gram, pint, or liter.

VALID CONTRACT: an agreement made by two or more parties that meets all the conditions required by law to be binding.

WARRANTY: a guarantee, usually in writing, from a manufacturer to certify the quality of a good or service for a given time.

WHOLESALER: a company that sells products in large quantities to stores that in turn sell to customers.

## AVAILABLE FREE SERVICES

### Consumer Protection

BETTER BUSINESS BUREAU - 918-664-1266 (Tulsa); 405-239-6081 (OKC.)
Offices not in other counties, but services are available to anyone.

CONSUMER CREDIT COUNSELING - 918-939-3357 (Tulsa); 405-947-6631 (OKC.)
Offices not in other counties, but services are available to anyone.

OKLAHOMA STATE DEPARTMENT OF CONSUMER CREDIT - 405-521-3653
Number to call if charged too high a finance fee.

SMALL CLAIMS COURT Check local listing

### Jobs

BUREAU OF INDIANS AFFAIRS - CAREER DEVELOPMENT

Area offices: Anadarko - 405-247-6673: Muskogee 918-687-2296

Vocational Training, Academic Assistance, Job Placement

FEDERAL JOB INFORMATION CENTER 405-231-4948
Job Descriptions, Available Placements, Applications

JOB CORPS - 918-747-9917 (Tulsa); 405-528-7610 (OKC.)
24 hour toll free number 1-800-624-9191
Testing, Counseling, Assistance for GED Test, On the Job Training

OKLAHOMA STATE EMPLOYMENT SERVICE Check local listing
If local listing not available, call 405-521-2801
Every county served, but offices open on a rotation basis in some counties. Counseling, Available Jobs, Placement

## Health Services

COUNTY HEALTH DEPARTMENT Check local listing

Possible services provided: Immunizations for Communicable Diseases, Flu shots, Chronic Disease Screening (i.e. high blood pressure, diabetes, etc.), Tuberculosis Screening and Medication, V.D. Screening and Medication, Well Baby Clinic, Weight Program (Nutrition for pregnant women and children under 5 who are nutritionally at risk; vouchers for nutritional foods available), Teen pregnancy (Counseling).

COUNTY MENTAL HEALTH Check local listing

If local listing not available, call 405-521-2811.
Mental Health Counseling, Drug Abuse Services, Alcohol Abuse Services.

GUIDANCE CENTER Check local listing

(Available in all counties except Cimarron)
Evaluations for diagnostic purposes. Educational Assistance, Child Development, Counseling for child and/or family, Consultant Services.

OKLAHOMA YOUTH SERVICES, INC. Check local listing

If local listing not available, call 918-583-5719.
Possible services provided: Counseling, residential shelters, Recreational facilities.

WELFARE - DEPARTMENT OF HUMAN SERVICES Check local listing

Financial Assistance, Food Stamps, Day Care, Foster Care, Assistance for Mentally Retarded.

VOCATIONAL REHABILITATION Check local listing

Assistance is available for any physical or mental handicap that is a vocational handicap. After approval, job placement, counseling, tuition and other services are available.

# Additional Information for Teachers

# ADDITIONAL INFORMATION FOR TEACHERS

Additional resources are available from many publishers and jobbers. We suggest you add to this list as you discover materials that may be helpful in your teaching situation.

Page Numbers
TEACHER TIPS:............................................185,186,187

## ADDITIONAL RESOURCES - BOOKS

Lifeline Reading, Writing and Life Skills.Curriculum Guide. Tana Reiff. (lifeline Ser., Makemaster Bk.) 1979 paperback $10.00 (ISBN 0-8224-4323-6) Pitman Learning

Life Skills Reading by Carol Mullins. 1 set of either 11 or 30 workbooks, 1980. $30.00 (11 workbooks) $79.00 (30 workbooks)
Available from:
Educational Design, Inc.
47 West 13th Street
New York, NY 10011
212-255-7900 (collect)

Survival: A Guide to Living on Your Own. Joan Kelly and Valerie Chamberlain. 1980. $12.36 (ISBN 0-07-033870-1) Teachers edition $3.64 (ISBN0-07-033871-X) McGraw

Survival Math. Edward Williams and Jacob Cohen (Gr. 9-12) 1980 paperback $4.95 (ISBN 0-8120-2012-X) Barron

Janus Book Publishers have a large selection of inexpensive books on Life Survival Skills. Their address is:

Janus Book Publishers
2501 Industrial Pkwy. W., Dept. B
Hayward, CA 94545
800-227-2375 (toll free)

## ADDITIONAL RESOURCES - AUDIO VISUAL

"After High School -- What?" 3 Filmstrips, 3 Cassettes or Records.
1979. $89.50.
Available from:
Guidance Associates, Inc.
Communications Park
Box 300
White Plains, NY 10602
800-431-1242 (toll free)

"Basic Math Skills for Everday Life" 6 Filmstrips, 3 Cassettes, Spirit
Masters, Teachers guide. 1977. $91.50
Available from:
Eye Gate Media, Inc.
146-01 Archer Ave.
Jamaica, NY 11435
800-221-0230 (toll free)

"Basic Writing Skills for Everyday Life" 4 Filmstrips, 4 Cassettes or
Records, Teacher's guide, 16 Duplicating Masters, Resource Book.
1977. $94.00
Available from:
Newsweek Educational Division
444 Madison Ave.
New York, NY 10022
212-350-2620

"Building a Future Series" 4 Filmstrips, 4 Cassettes, Teacher's guide.
1977. $72.00
Available from:
McGraw-Hill Films
1221 Ave. of the Americas
New York, NY 10020
714-453-5000 (collect)

"Earning a Living: A Realistic Guide to Working" 4 Filmstrips, 4 Cassettes or Records, Spirit Masters, Resource Manuals, Teacher's
guide. 1977. $94.00
Available from:
Educational Audio Visual, Inc.
17 Marble Ave.
Pleasantville, NY 10570
914-769-6332

## ADDITIONAL RESOURCES - AUDIO VISUAL

"Label Literacy: How to Read Food Packaging" 2 Filmstrips, 2 Cassettes or Records, Teacher's guide. 1979. $69.00.
Available from:
Sunburst Communications, Inc.
Box 134 M
39 Washington Ave.
Pleasantville, NY 10570
800-431-1934 (toll free)

"Managing Your Money" 1 Color 16mm film or video cassette, Teacher's guide. 1979. $395.00.
Available from:
Barr Films
3490 East Foothill Blvd.
Pasadena, CA 91107
800-423-4483 (toll free)

"Math Basics I Can Use" 4 Filmstrips, 2 Cassettes, Spirit Masters, Teacher's guide. 1979. $65.00.
Available from:
Eye Gate Media, Inc.
146-01 Archer Ave.
Jamaica, NY 11435
800-221-0230 (toll free)

"Me and Jobs" 5 Filmstrips, 5 Cassettes, Teacher's guide. 1979. $98.00.
Available from:
Educational Designs, Inc.
47 West 13th St.
New York, NY 10011
121-255-7900

"Using Arithmetic When Shopping for Groceries" 1 Filmstrip, 1 Cassette, Teacher's guide. 1977. $24.95.
Available from:
Interpretive Ed.
2306 Winters Drive
Kalamazoo, MI 49002
616-345-8681 (collect)

# Bibliography

*Practice in Survival Reading*. New Reader's Press, 1971.

# Evaluation

We would like to continually improve the quality and usefulness of the curriculum resource materials we develop. Would you help us by responding to the following?

1. Circle grade level(s) taught: 1 2 3 4 5 6 7 8 9 10 11 12
2. Subject(s) taught: ______________________________
3. Were the suggested activities: ___most helpful ___of some help ___of no help
4. What, in your opinion, is the major strength of this publication?

______________________________

______________________________

5. What, in your opinion, is the major weakness of this publication?

______________________________

______________________________

6. What other kinds of publications or products would be of use to you?

______________________________

______________________________

Please cut at the dotted line and return to: Curriculum Section, State Department of Education, 2500 No. Lincoln, Oklahoma City, Oklahoma 73105

……………………………………………………………

In the following space, would you please share a successful teaching idea with us? Name______________________ School______________

______________________ Subject______________________

______________________________

______________________________

______________________________

______________________________

______________________________

Return to: Curriculum Section, State Department of Education, 2500 North
Lincoln, Oklahoma City, Oklahoma 73105

# Notes

# Notes